









सत्यमेव जयते

**REPORT**  
**ON**  
**FAMILY LIVING SURVEY**  
**AMONG INDUSTRIAL WORKERS**  
**1958-59**

**JAIPUR**

**LABOUR BUREAU**  
**MINISTRY OF LABOUR AND EMPLOYMENT**  
**GOVERNMENT OF INDIA**



## PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944—46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944—46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I., Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Jaipur centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

(ii)

5. The primary responsibility of drafting this report devolved on Shri B. P. Guha, Research Officer, assisted by Shri M. Gangadharan, Investigator Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

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*Dated the 22nd August, 1964.*

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## PART I (FAMILY BUDGET)

### CHAPTER 1

#### SCOPE AND METHOD OF THE SURVEY

##### 1.1 *Family living study*

Family living studies aim at collection and analysis of data on consumption patterns and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget survey, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys can be food consumption surveys, health surveys, labour force sample surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information, such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics, such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide materials for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India, which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U. N. Committee of Experts on International Definition and Measurements of Standards and Levels of Living, 1954\*.

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;
- (iv) Conditions of work;
- (v) Employment situation;

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\*Report on International Definition and Measurements of Standards and Levels of Living (U. N.) 1954.

- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter-alia* in Jaipur, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

### 1.2 *Description of the survey*

Jaipur was one of the centres where family living surveys were conducted during 1958-59. This survey in Jaipur was part of an integrated scheme of family living surveys among working class population at 50\* important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys are being published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Jaipur centre presented in this Report.

1.21 *Organisation of the survey*—The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) were entrusted to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports on the results of the surveys and construction and maintenance of new series of consumer price index numbers were the responsibilities of the Labour Bureau.

1.22 *Definition of a working class family*—A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic considerations as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

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\*A list of the 50 centres is given in Appendix I.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tours or on visit to relatives or friends or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories Act, 1948, the Mines Act, 1952, or the Plantations Labour Act, 1951 as the case may be. The survey in Jaipur, which was a factory-centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as 'non-manual'. On the other hand, jobs involving physical labour not requiring much of educational (general, scientific, technical or otherwise) back-ground were treated as 'manual' work.

1.23 *Design of survey*—Two types of sampling methods, viz., tenement sampling and pay-roll sampling were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical.

On the basis of a preliminary survey conducted in December 1957—February, 1958, it was decided to adopt pay-roll sampling at the Jaipur centre and the list of 54 registered factories within 5 miles of Jaipur was used as the sampling frame.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work load manageable by an Investigator and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Jaipur was 240 families to be canvassed for Schedule 'A' and 60 families for Schedule 'B'. The number of schedules finally collected and tabulated was 239 Schedule 'A' and 60 Schedule 'B'. The difference between the number of sampled families originally fixed and the number of families finally covered in respect of Schedule 'A' was due to exclusion at the tabulation stage of one of the surveyed families not belonging to working class or rejection of the schedule because of unsatisfactory data.

The two samples drawn for Schedules 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families

would have caused fatigue both to the Investigators and Informants. The whole sample was staggered over a period of 12 months evenly, so as to eliminate the seasonal effects on the consumption pattern.

The selection of sample was done in two stages. In the first stage groups of establishments were selected and in the next stage workers were selected. To effect stratification, the registered factories included in the frame were distributed in two strata. Stratum 1 consisted of factories which employed 100 or more workers and the single foreign factory. The remaining factories were put in stratum 2. In stratum 1, clusters of 3 factories each were formed in such a way that each cluster was heterogeneous with respect to size and industry type. These clusters were arranged in increasing order of size and 2 independent samples of 6 clusters each were selected systematically with probability proportional to size. In stratum 2 also, clustering and sampling were as in stratum 1. These sub-samples were allotted at random to two six-monthly periods each consisting of six alternate months. As the work-load at this centre required only one Investigator, independence at the investigation stage was secured by pairing this centre with a nearby centre and interchanging the Investigators of the two centres in a suitable manner.

The ultimate sampling unit, a working class family, was selected through the pay-rolls of the establishments at the second stage of sampling. The up-to-date and complete lists of workers entered in the pay-rolls of each sampled establishment were drawn up. Within each establishment any available arrangement by sections, grades or types of work was retained and from the pay-rolls of the establishments in a cluster a simple systematic sample of 25 workers was drawn, of which 5 workers were selected by simple random sampling for Schedule 'B' (Level of Living) and the remaining 20 were taken for Schedule 'A' (Family Budget).

1.24 *Period of survey*—As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Jaipur centre was August 1958 to July 1959.

1.25 *Method of survey*—The "Interview Method" was followed for the collection of data, as a large portion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires, or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining the significance of the questions to the respondents.

1.26 *Difficulties in the collection of data*—The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. Because of the lengthy questionnaire, however, the sampled workers sometimes felt impatient while answering questions. It took three to four hours to complete Schedule 'A' (relating to income and expenditure). The detailed itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusements, transport and communication, subscription, personal effects, taxes and interest was specially irksome. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.

## CHAPTER 2

### ECONOMIC BACKGROUND OF THE CENTRE

#### 2.1 *Introductory*

Jaipur is the capital of the State of Rajasthan. Its longitude is 74°41' and 77°15' East and latitude 26°30' and 29°30' North. The city is surrounded by hills on 3 sides and situated in South-eastern Rajasthan. The city is stretched over an area of 65 square kilometres.

The pink city of Jaipur was founded by Sawai Jai Singh in 1727 A.D. The city has been the home of master craftsmen in different branches of arts and crafts from times immemorial. But modern industrialisation was started by Sir Mirza Ismail through the setting up of industries and well laid-out modern colonies.

#### 2.2 *Population*

With a population of 4 lakhs, Jaipur is the largest city in the State of Rajasthan. The population increased at a rapid rate especially during the two decades ending 1961. The following table shows the growth of population in Jaipur from 1921 onwards:—

TABLE 2.1

Year							Population	Decennial per- centage increase
1							2	3
*1921	..	..	..	..	..	..	1,26,607	..
1931	..	..	..	..	..	..	1,50,579	18.93
1941	..	..	..	..	..	..	1,75,810	16.76
1951	..	..	..	..	..	..	2,91,130	65.59
**1961	..	..	..	..	..	..	4,03,444	38.58

#### 2.3 *Working class areas*

The working class population in Jaipur was reported to be concentrated in the following areas:—

- (i) Khatipura,
- (ii) Bais godam and
- (iii) Jhatwara.

\*Figures for the years 1921 to 1951 taken from Census of India, 1951, Vol. X, Part II A (1953), Page 21, Rajasthan and Ajmer.

\*\*Figures for the year 1961 taken from Census of India 1961, Final Population totals, Paper No. 1 of 1962, Page 231.

## 2.4 Working class markets

Although the working class population is concentrated in the above areas, the markets patronised predominantly by them are:

- (i) Station road,
- (ii) Johari bazar,
- (iii) Chandpole bazar and
- (iv) Ramgunj bazar.

The above mentioned markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Jaipur centre.

## 2.5 General characteristics of working class population—survey results

2.51 *Industries*—According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Jaipur was about 5 thousands. The estimated number of employees in these families was about 6 thousands. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, the average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

*Distribution of employees (including apprentices) by industries and other details*

Industry	Percentage distribution of employees by sex and adults/children				Total number of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number* of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Cotton spinning and weaving in mills	91.73	8.27	..	100.00	828	69.64	39
Printing and publishing ..	100.00	..	..	100.00	718	90.72	31
Basic metals and their products except machinery and transport equipment ..	97.40	..	2.60	100.00	531	58.80	25
Transport equipment ..	100.00	..	..	100.00	928	113.61	35
Manufacture of goods not elsewhere classified ..	100.00	..	..	100.00	959	82.42	26
Generation and transmission of electric energy ..	100.00	..	..	100.00	1,176	69.18	93
Rest ..	95.12	1.76	3.12	100.00	1,163	58.03	83
All ..	97.80	1.41	0.79	100.00	6,303	77.32	332
Number of employees* (unestimated) ..	319	7	6	332	×	×	×

\*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other table of Part I of the Report. Where nothing is mentioned, the figures should be taken as "estimated figures".

Of the total employees, a good proportion (19 per cent.) were employed in generation and transmission of electric energy industries. Women employees constituted only 1.41 per cent. of the total. The proportion of children (upto the age of 14 years) was very small.

The average monthly income per employee from paid employment was Rs. 77.32, the highest (Rs. 113.61) being in transport equipment industries.

2.52 *Occupation*—Table 2.3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2.3

*Distribution of employees (including apprentices) by occupation and other details*

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Spinners, weavers, knitters, dyers and related workers ..	88.64	10.60	0.70	100.00	782	65.61	49
Tool makers, machinists, platers and related workers ..	100.00	..	..	100.00	1,842	90.47	60
Electricians and related electrical and electronic workers	100.00	..	..	100.00	603	75.83	47
Carpenters, joiners, cabinet-makers, coopers and related workers ..	96.34	..	3.66	100.00	255	88.12	15
Compositors, printers, engravers, book-binders and related workers ..	100.00	..	..	100.00	718	90.72	31
Labourers not elsewhere classified ..	100.00	..	..	100.00	786	59.67	43
Rest .. ..	96.89	0.43	2.68	100.00	1,317	67.68	87
All occupations .. ..	97.80	1.41	0.79	100.00	6,303	77.32	332
Number of employees (unestimated) .. ..	319	7	6	332	×	×	×

About 29 per cent. of the total employees were employed as tool makers, machinists, platers and related workers, 12 per cent. as spinners, weavers, knitters, dyers and related workers, 11 per cent. as compositors, printers, engravers, book-binders and related workers, 10 per cent. as electricians and related electrical and electronic workers and 4 per cent. as carpenters, joiners, cabinet makers, coopers and related workers. About 12 per cent. worked as labourers not elsewhere classified and about 21 per cent. in occupations classified as "rest" which comprised motor vehicle drivers, workers in transport occupations, moulders and core makers, furnace rollers, drawers, etc., craftsmen, production process workers, etc.



The average monthly income from paid employment per employee was higher than the overall average of Rs. 77·32 in case of tool makers, machinists, platers and related workers; carpenters, joiners, cabinet makers, coopers and related workers; and compositors, printers, engravers, book binders and related workers being Rs. 90·47, Rs. 88·12 and Rs. 90·72 respectively.

2·53 *Nature of employment and type of settlement*—Table 2·4 gives the percentage distribution of employees by number of days worked during the month classified by (a) regular and casual employment and (b) settled or non-settled. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2·4

*Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked*

Number of days worked during the month			Percentage distribution of employees by					Number of employees (unestimated)
			Nature of employment*			Type of settlement		
			Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7		
0	..	..	0.56	10.11	1.98	0.51	25.86	13
1—7	..	..	..	1.21	0.18	..	3.10	4
8—15	..	..	2.19	8.21	3.08	2.37	14.63	9
16—19	..	..	2.32	16.95	4.49	4.66	1.69	10
20—23	..	..	12.98	14.77	13.24	13.18	14.22	38
24—27	..	..	79.90	41.74	74.25	76.88	31.51	244
28—31	..	..	2.05	7.01	2.78	2.40	8.99	14
Total			100.00	100.00	100.00	100.00	100.00	332
Percentage to total			85.18	14.82	100.00	94.21	5.79	×
Number of employees (un-estimated)			262	70	332	301	31	×

Of the total employees, about 85 per cent were regular and the remaining 15 per cent were casual. A large majority (about 94 per cent.) of employees were settled at the centre.

2·54 *Family income*—The average monthly income per family of the population surveyed was Rs. 105·42. The estimated distribution of families in different income classes is given in table 2·5.

\*The classification of workers into 'regular' and 'casual' was done on a different basis from the one adopted in the 'Occupational Wage Survey' conducted by the Labour Bureau in 1958-59 where the term 'casual' was used in a more restricted sense.

TABLE 2.5

*Distribution of families by monthly family income*

Monthly family income	Percentage of families to total
1	2
Less than Rs. 30 .. .. .	..
Rs. 30 to less than Rs. 60 .. .. .	12.20
Rs. 60 to less than Rs. 90 .. .. .	35.04
Rs. 90 to less than Rs. 120 .. .. .	22.69
Rs. 120 to less than Rs. 150 .. .. .	14.07
Rs. 150 to less than Rs. 210 .. .. .	11.07
Rs. 210 and above .. .. .	4.33
Total ..	100.00

There were no families in the lowest income class. The modal family income class was from 'Rs. 60 to less than Rs. 90'. About 15 per cent of the families had income of 'Rs. 150 or more' per month.

2.55 *Family size*—The average size of the family was 5.13 persons. The estimated distribution of families in the different size groups is given in table 2.6.

TABLE 2.6

*Distribution of families by size*

Family size (number of members)	Percentage of families to total
1	2
One .. .. .	12.47
Two and three .. .. .	12.89
Four and five .. .. .	30.22
Six and seven .. .. .	27.07
Above seven .. .. .	17.35
Total ..	100.00

## CHAPTER 3

### FAMILY CHARACTERISTICS

#### 3.1 *Introductory*

Some general details of the working class population in Jaipur have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Jaipur, as revealed by the survey, is presented below.

#### 3.2 *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

*Percentage distribution of family members by age, sex and marital status*

Sex and marital status	Number of members (unestimated)	Age (years)								Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Unmarried .. ..	372	30.80	51.72	16.80	0.60	0.08	..	..	100.00	28.81
Married .. ..	317	..	1.55	61.12	28.46	4.08	2.46	2.33	100.00	24.36
Widowed .. ..	17	..	..	5.10	7.44	3.94	49.04	34.48	100.00	1.11
Divorced .. ..	..	..	..	..	..	..	..	..	..	..
Separated .. ..	1	..	..	100.00	..	..	..	..	100.00	0.05
Sub-total .. ..	707	16.32	28.12	36.51	13.24	1.95	2.11	1.75	100.00	54.33
<i>Women</i>										
Unmarried .. ..	232	44.99	51.95	3.06	..	..	..	..	100.00	17.20
Married .. ..	305	..	7.90	67.47	21.44	1.34	1.44	0.41	100.00	23.30
Widowed .. ..	61	..	..	3.81	37.59	11.89	21.03	25.68	100.00	5.17
Divorced .. ..	..	..	..	..	..	..	..	..	..	..
Separated .. ..	..	..	..	..	..	..	..	..	..	..
Sub-total .. ..	598	16.95	23.60	36.00	15.19	2.03	3.11	3.12	100.00	45.67
Total .. ..	1,305	16.61	26.05	36.28	14.13	1.99	2.57	2.37	100.00	100.00
Number of members (un-estimated) .. ..	×	196	354	471	192	24	36	32	1,305	×

Taking all the members living with the families at the centre, about 54 per cent. were men and 46 per cent. women. Children of 14 years of age or below constituted about 43 per cent. of the total and persons of 55 years and above

about 7 per cent. Of the persons falling in the age-group 15 to 54, about 54 per cent. were men and 46 per cent. women. In this age-group, among men roughly 18 per cent. were unmarried, 81 per cent. married, and the rest 1 per cent. were widowers and separated. Among women in the same age-group, 2 per cent. were unmarried, 89 per cent. married and the rest 9 per cent. widows.

### 3.3 Religion and size

Table 3.2 shows the distribution of families by religion and size and a few more details such as average size of the family and average number of children per family.

TABLE 3.2  
*Percentage distribution of families by religion and size*

Size of family				Religion			
				Hinduism	Islam	Rest	All
1				2	3	4	5
One	..	..	..	13.82	6.11	..	12.47
Two and three	..	..	..	14.22	6.71	..	12.89
Four and five	..	..	..	31.44	22.68	39.69	30.22
Six and seven	..	..	..	26.30	28.22	60.41	27.07
Above seven	..	..	..	14.22	36.28	..	17.35
Total				100.00	100.00	100.00	100.00
Percentage of families tot total				83.53	15.08	1.39	100.00
Average size of the families				4.96	6.16	6.03	5.13
Average number of children per family				2.06	2.84	3.68	2.19

### 3.4 Language

Hindi-speaking families formed about 95 per cent. of the total and the rest was accounted for by families with other language as their mother-tongue.

### 3.5 Literacy

The levels of literacy among family members by age and family income classes are presented in table 3.3.

TABLE 3.3  
*Percentage distribution of family members in various monthly family income classes by age group and levels of literacy*

Age group and educational standard	<30*	30<60	60<90	90<120	120<150	150<210	210 and above	Total
1	2	3	4	5	6	7	8	9
<i>Age less than 5 years</i>								
Below primary	..	..	..	..	..	..	..	..
No education	..	..	100.00	100.00	100.00	100.00	100.00	100.00
Total	..	..	100.00	100.00	100.00	100.00	100.00	100.00
<i>Age 5 years and above</i>								
Illiterate	..	..	80.11	60.60	66.57	54.88	60.21	53.35
Below primary	..	..	8.47	15.80	17.09	25.63	15.62	16.68
Primary	..	..	5.92	13.19	12.19	12.06	17.06	16.42
Middle	..	..	3.17	5.81	2.97	3.80	4.05	7.20
Matriculate	..	..	2.33	4.31	1.18	3.63	3.06	4.81
Others	..	..	..	0.29	..	..	1.54	0.20
Total	..	..	100.00	100.00	100.00	100.00	100.00	100.00

\*The sign "<" in this and subsequent tables denotes 'less than'

No children aged less than 5 years had received education. Taking all members aged 5 years and above, about 62 per cent. were illiterate and about 30 per cent. had received education upto or below primary standard. By and large, the percentage of illiterate members seemed to decline in higher income-classes. The percentage of members having middle or higher standards of education was higher in higher income classes.

### 3.6 Age-sex distribution of family members by activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e. persons seeking employment and persons not seeking, though available for employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3.4.

TABLE 3.4

*Percentage distribution of family members by age, sex and activity status*

Sex and activity status	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5-14	15-34	35-54	55-59	60-64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<b>Male</b>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	324	..	0.74	69.13	27.31	1.35	0.96	0.51	100.00	22.94
Apprentice ..	1	..	100.00	..	..	..	..	..	100.00	0.02
Self-employed	16	..	..	42.86	33.50	3.36	13.15	7.13	..	1.34
Unpaid family labour	..	..	..	..	..	..	..	..	..	..
Unemployed ..	1	..	..	100.00	..	..	..	..	100.00	0.10
Not in labour force	365	29.64	50.42	10.91	1.71	2.36	2.50	2.46	100.00	29.93
Sub-total ..	707	16.32	28.12	36.51	13.24	1.95	2.11	1.75	100.00	54.33
<b>Female</b>										
Employer ..	..	..	..	..	..	..	..	..	..	..
Employee ..	7	..	..	74.53	19.10	..	6.37	..	100.00	0.33
Apprentice ..	..	..	..	..	..	..	..	..	..	..
Self-employed	7	..	..	47.56	52.44	..	..	..	100.00	0.28
Unpaid family labour	..	..	..	..	..	..	..	..	..	..
Unemployed ..	9	..	23.48	42.07	10.52	..	..	23.93	100.00	0.40
Not in labour force	575	17.33	23.92	35.59	14.97	2.08	3.14	2.97	100.00	44.66
Sub-total ..	598	16.95	23.60	36.00	15.19	2.03	3.11	3.12	100.00	45.67
Total ..	1,305	16.61	26.05	36.28	14.13	1.99	2.57	2.37	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of working class population in Jaipur comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of 25 per cent. consisting of gainfully occupied persons and unemployed persons.

### 3.7 Age-sex distribution of family members by economic status

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance; and non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below:—

TABLE 3.5

#### Percentage distribution of family members by age, sex and economic status

Economic status and sex	Number of members (unestimated)	Age (years)							Total	Percentage distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above		
1	2	3	4	5	6	7	8	9	10	11
<b>Earners</b>										
Male ..	327	..	0.52	68.97	27.63	1.33	1.05	0.50	100.00	23.28
Female ..	9	..	..	79.72	15.21	..	5.07	..	100.00	0.41
Sub-total	336	..	0.51	69.17	27.41	1.30	1.12	0.49	100.00	23.69
<b>Earning dependants</b>										
Male ..	13	..	4.71	41.84	24.58	4.47	14.92	9.48	100.00	1.01
Female ..	11	..	7.06	18.48	26.45	..	33.13	14.88	100.00	0.65
Sub-total	24	..	5.63	32.74	25.31	2.73	22.01	11.58	100.00	1.66
<b>Non-earning dependants</b>										
Male ..	367	29.63	50.29	11.19	1.70	2.35	2.49	2.45	100.00	30.04
Female ..	578	17.35	24.06	35.85	15.03	2.08	2.66	2.97	100.00	44.61
Sub-total	945	22.25	34.62	25.93	9.66	2.19	2.59	2.76	100.00	74.65
Total	1,305	16.61	26.05	36.28	14.13	1.99	2.67	2.37	100.00	100.00
Number of members (unestimated)	..	×	196	354	471	192	24	36	32	1,305
	..	×	196	354	471	192	24	36	32	×

Earners and earning dependants constituted about 25 per cent. of the total; 24 per cent. being males and remaining 1 per cent. females. Earners and earning dependants mostly came in the age-group 15 to 54 years. The non-earning dependants, who consisted mainly of children and females doing household work, accounted for 75 per cent.

### 3.8 Family size, composition, economic status and earning strength by income

3.81 *Analysis by family income*—For the purpose of analysis, the families have been classified into seven monthly family income classes and five family size groups. The two-way distribution of families by income and size is given in table 3.6.

TABLE 3.6

*Percentage distribution of families by family income and family size*

Family size	Monthly family income class (Rs.)							
	<30	30<60	60<90	90<120	120<150	150<210	210 and above	All
1	2	3	4	5	6	7	8	9
One ..	..	35.60	16.20	8.89	2.45	..	..	12.47
Two and three ..	..	14.55	20.26	9.89	9.44	2.91	..	12.89
Four and five ..	..	18.36	38.47	23.90	35.24	27.44	19.79	30.22
Six and seven ..	..	24.72	20.40	36.36	28.12	32.70	21.98	27.07
Above seven ..	..	6.87	4.67	20.96	24.75	36.95	58.23	17.35
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	..	12.20	35.64	22.69	14.07	11.07	4.33	100.00
Number of families (unestimated) ..	..	31	74	60	30	29	15	239

Family income, on the whole, tended to increase with the size of the family and in higher income classes there were a larger percentage of large-sized families.

The composition of families by the economic status of member is given in table 3.7.

TABLE 3.7

*Composition of families by economic status*

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30<60	60<90	90<120	120<150	150<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male ..	..	1.00	1.02	1.17	1.36	1.43	2.10	1.19
Adult female ..	..	..	0.02	0.01	0.02	0.07	0.02	0.02
Children male ..	..	..	0.02	0.02	0.01	..	..	0.01
Children female ..	..	..	..	..	..	..	..	..
All earners ..	..	1.00	1.06	1.20	1.39	1.50	2.12	1.22
<i>Earning dependants</i>								
Adult male ..	..	0.02	0.05	..	0.04	0.19	0.06	0.05
Adult female ..	..	0.02	0.01	0.03	0.04	0.10	..	0.03
Children male ..	..	0.02	..	..	..	..	..	..
Children female ..	..	..	0.01	..	..	..	..	..
All earning dependants ..	..	0.06	0.07	0.03	0.08	0.29	0.06	0.08
<i>Non-earning dependants</i>								
Adult male ..	..	0.12	0.22	0.22	0.73	0.47	0.38	0.31
Adult female ..	..	0.93	1.16	1.47	1.69	1.64	1.90	1.34
Children male ..	..	1.05	0.85	1.52	1.43	1.61	1.71	1.23
Children female ..	..	0.53	0.83	0.99	0.95	1.29	2.07	0.95
All non-earning dependants ..	..	2.63	3.06	4.20	4.70	5.01	6.06	3.83

TABLE 3·7—*contd.*

1	2	3	4	5	6	7	8	9
<i>Total</i>								
Adult male ..	..	1·14	1·29	1·39	2·13	2·09	2·54	1·55
Adult female ..	..	0·95	1·19	1·51	1·65	1·81	1·92	1·39
Children male ..	..	1·07	0·87	1·54	1·44	1·61	1·71	1·24
Children female ..	..	0·53	0·84	0·99	0·95	1·29	2·07	0·95
All members (unestimated) ..	..	3·69	4·19	5·43	6·17	6·80	8·24	5·13
Number of members (unestimated) ..	..	117	317	333	202	198	133	1,305

The average number of members per family was 5·13. Of these, 1·22 were earners, 0·08 earning dependants and 3·83 non-earning dependants. The proportion of earners to the total members generally decreased with an increase in the level of income.

More light on the variation in the earning strength with family income is thrown by table 3·8 which gives the distribution of families by earning strength and income.

TABLE 3·8  
*Percentage distribution of families by earning strength*

Earning strength	Monthly family income class (Rs.)							
	<30	30<60	60<90	90<120	120<150	150<210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner ..	..	96·07	90·04	79·08	62·76	45·59	31·12	76·98
One earner and one or more earning dependants ..	..	3·93	3·88	1·93	3·52	21·57	..	5·18
Two earners ..	..	..	6·08	16·54	29·04	11·16	39·03	12·93
Two earners and one or more earning dependants ..	..	..	..	1·62	..	3·86	..	0·80
Three earners ..	..	..	..	0·83	3·47	17·82	21·36	3·57
Three earners and one or more earning dependants ..	..	..	..	..	0·83	..	2·88	0·24
More than three earners with or without earning dependants ..	..	..	..	..	0·38	..	5·61	0·30
Total ..	..	100·00	100·00	100·00	100·00	100·00	100·00	100·00

Taking all families, those having one earner were in a large majority being about 77 per cent. of the total. The percentage of families having three or more earner was rather small (4 per cent. of the total).

Table 3·9 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family.



TABLE 3.9

*Percentage distribution of families by income and earning strength by relationship with the main earner*

Family earning strength by relationship with main earner	Number of families (unestimated)	Monthly family income class (Rs.)								Percentage distribution of all families
		Below 30	30 < 60	60 < 90	90 < 120	120 < 150	150 < 210	210 and above	Total	
1	2	3	4	5	6	7	8	9	10	11
Self ..	150	..	15.24	41.68	23.31	11.47	6.55	1.75	100.00	76.98
Self and wife or husband ..	5	..	..	51.95	48.05	..	..	..	100.00	1.21
Self and one or more children	20	..	..	3.74	36.22	10.09	17.96	31.99	100.00	4.18
Self, wife or husband and one or more children	4	..	31.26	29.86	..	28.66	10.22	..	100.00	0.79
Self and one or more other family members	49	..	1.43	14.71	16.29	28.19	29.26	10.12	100.00	16.28
Self, wife or husband and one or more other family members	2	..	..	23.88	..	..	76.12	..	100.00	0.56
Self, one or more children and one or more other family members	..	..	..	..	..	..	..	..	..	..
Self, wife or husband, one or more children and one or more other family members	..	..	..	..	..	..	..	..	..	..
All families ..	239	..	12.20	35.64	22.69	14.07	11.07	4.33	100.00	100.00
Number of families (unestimated) ..	×	..	31	74	60	30	29	15	239	×

Taking all families, the main earner was the sole earner in about 77 per cent. of the cases. In 1.21 per cent. of the cases he/she was assisted by wife/husband, in 4.18 per cent. of the cases by children and in about 16.28 per cent. of the cases by other family members. With the inclusion of other members in the earning strength, generally a larger percentage of families came in higher income-brackets.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.10 gives the number of dependants per 100 families by their relationship to the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.7. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3-10

*Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner*

Category of dependant and relationship with main earner	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210— and above	All
1	2	3	4	5	6	7	8	9
<i>Living with family</i>								
Wife or husband ..	..	58.90	79.85	83.58	94.83	91.72	77.11	81.44
Son or daughter ..	..	144.12	150.42	214.89	177.23	213.10	291.95	181.26
Father, mother, uncle, aunt ..	..	39.64	49.95	40.20	35.48	60.76	83.38	51.31
Brother, sister, cousin ..	..	13.98	20.83	33.91	85.14	61.90	45.74	38.05
Nephew, niece ..	..	5.81	0.27	21.24	5.19	32.96	27.73	11.20
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	1.10	2.43	15.16	17.56	23.45	29.08	10.77
Son-in-law, daughter-in-law ..	..	..	..	7.78	2.37	5.07	32.25	4.06
Grand children ..	..	..	1.14	..	..	11.42	16.44	2.38
Others ..	..	..	2.43	2.78	18.83	..	2.48	4.25
Total ..	..	263.55	307.32	419.54	469.63	500.38	606.16	384.72*
<i>Living away from family</i>								
Wife or husband ..	..	21.03	5.50	8.15	..	..	..	6.38
Son or daughter ..	..	30.22	3.75	22.26	..	..	..	10.08
Father, mother, uncle, aunt ..	..	19.69	11.88	11.89	6.17	18.08	6.27	12.48
Brother, sister, cousin ..	..	..	2.35	3.78	..	15.88	6.27	3.72
Nephew, niece ..	..	..	..	..	..	..	..	..
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	..	1.39	1.07	..	..	..	0.71
Son-in-law, daughter-in-law ..	..	..	..	..	..	..	..	..
Grand children ..	..	..	..	..	..	..	..	..
Others ..	..	9.03	..	..	..	..	13.01	1.67
Total ..	..	79.97	24.87	47.15	6.17	33.96	25.55	35.07
<i>Dependent units</i>								
Number of dependent units living away per 100 families ..	..	1.38	..	..	2.40	..	..	0.51

Although the number of dependants living with family increased progressively with the increase in the monthly family income, there was no such clear tendency in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3-11 by three broad income classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

\*The difference between this figure while taken per family and the one given in table 3-7 (All non-earning dependants, column no. 9) is due to rounding off.

### TABLE 3.11

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and income*

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)								
	Unmar- ried earner	Hus- band or w fe	Hus- band and wife	Hus- band wife and child- ren	Hus- band, wife, child- ren and other members	Unmar- ried earner and other members	Rest	All	
1	2	3	4	5	6	7	8	9	
Below 60 ..	..	28.17	36.77	24.78	10.41	8.43	11.54	1.71	12.20
60—<120 ..	..	71.83	59.32	63.88	60.85	55.64	38.58	58.32	58.33
120 and above ..	..	..	3.91	11.34	28.74	35.93	49.88	39.97	29.47
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	..	3.67	8.80	4.45	26.64	42.26	2.02	12.16	100.00
Number of families (unestimated) ..	..	7	19	7	61	102	11	32	239

Table 3-12 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

**TABLE 3-12**

*Percentage distribution of families by family composition in terms of adults/  
children and income*

Monthly family income class Rs.	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
									10	11	12
Below 60	34.77	44.33	26.69	3.47	2.76	20.72	..	10.21	5.70	6.55	12.20
60—< 120	62.47	55.67	56.80	89.41	70.47	66.47	43.68	84.80	66.95	36.80	58.33
120 and above ..	2.76	..	16.51	7.12	26.77	12.81	56.32	4.99	27.35	56.65	29.47
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	12.47	0.46	5.00	6.83	8.47	11.07	0.60	3.45	19.30	32.35	100.00
Number of families (unestimated)	26	3	9	14	16	25	2	11	42	91	239

The common types of families were 2 adults with or without children and 3 adults with or without children. Comparing the distribution by income class for families having 1 adult, 2 adults and 3 adults it will be seen that 3 per cent. of the first category, 17 per cent. of the second and 56 per cent. of the third were in the highest income class, viz., 'Rs. 120 and above'. Thus, with more adults added, the proportion of families in higher income brackets rapidly increased.

3·82. *Analysis by per capita income*—Per capita income of families allows for variations in the size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of the difficulties of having an appropriate scale of adult consumption unit. Some special analysis of data were, however, undertaken by adopting per capita family income as the classificatory character. Some of these analyses are presented below. Table 3·13 gives the percentage distribution of families by monthly per capita income classes and family size.

TABLE 3·13

*Percentage distribution of families by per capita income and family size*

Family size	Monthly per capita income class (Rs.)									
	<5	5—<10	10—<15	15—<20	20—<25	25—<35	35—<50	50—<65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
One	..	..	..	..	..	..	8·10	87·04	80·01	12·47
Two and three	..	..	..	1·09	21·71	29·97	44·49	5·72	15·70	12·89
Four and five	..	..	12·11	27·12	33·11	49·15	41·90	29·07	7·24	4·29
Six and seven	..	..	46·90	42·73	44·58	15·55	17·87	11·57	..	..
Above seven	..	..	40·99	30·15	21·22	13·59	10·26	6·77	..	..
Total	..	..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total	..	..	6·44	19·82	21·63	15·64	14·27	8·22	8·72	5·26
Number of families (unestimated)	..	..	17	47	59	31	36	19	18	12
										239

It will be seen that the percentage of families in higher per capita income classes tended to decline with the increase in the size of the family.

Table 3·14 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3·14

*Composition of families (economic status) by per capita income classes*

Economic status of members	Average number of members per family by monthly per capita income class (Rs.)									
	<5	5-<10	10-<15	15-<20	20-<25	25-<35	35-<50	50-<65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners .. ..	..	1·14	1·22	1·28	1·24	1·22	1·17	1·16	1·15	1·22
Earning dependants .. ..	..	0·19	0·03	0·19	0·13	0·03	..	0·02	..	0·08
Non-earning dependants .. ..	..	5·02	5·63	4·83	3·72	3·43	2·62	0·17	0·14	3·83
All members .. ..	..	7·25	6·88	6·30	5·09	4·68	3·79	1·35	1·29	5·13

The proportion of earners to total members in the family increased with increase in the per capita income. The earning dependants constituted a small (1·6 per cent.) proportion of the total family members. The proportion of non-earning dependants, on the other hand, showed a declining trend with the increase in the per capita income excepting the per capita income class 'Rs. 25 to less than Rs. 35'. The resulting position was that the burden of dependency was markedly high in case of low per capita income classes.

## CHAPTER 4

### FAMILY INCOME AND RECEIPTS

#### 4.1 *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail :

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, over-time earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging service, agriculture, animal husbandry, trade and profession; and
- (iii) Income from other sources such as receipts from rented properties viz., land and house; pension, cash assistance; gifts and concessions; interest and dividends; and chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of receipts accruing to the family. The value of the receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

#### 4.2 *Average monthly income per family and per capita*

The average monthly income per family was Rs. 105.42 and the average per capita income was Rs. 20.45. The average monthly income per family and per capita according to different family income classes is given below:

**TABLE 4.1**  
*Average monthly income by income classes*

Item	Monthly family income class (Rs.)							
	<30	30<60	60<90	90<120	120<150	150<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family	..	51.30	73.73	102.33	132.52	174.34	270.85	105.42
Average per capita	..	13.88	17.59	18.85	21.50	25.63	32.83	20.45
Percentage of families to total	..	12.20	35.64	22.69	14.07	11.67	4.33	100.00

The average monthly income per family varied from Rs. 51·30 in the income class, 'Rs. 30 to below Rs. 60' to Rs. 270·85 in the highest income class. The average per capita income showed less variation in the different family income classes, leaving out the highest end class.

#### 4·3 Income by category of earner

Table 4·2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4·2

*Average monthly income by source, category of earner and family income classes*

Category of earner and source	Monthly family income class (Rs.)							
	<30	30<60	60<90	90<120	120<150	150<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Men</i>								
Paid employment ..	..	49·36	68·79	89·67	111·42	144·65	205·42	91·47
Self-employment ..	..	0·19	0·81	6·04	9·75	15·35	11·93	5·26
Other sources ..	..	1·49	3·46	3·85	8·52	6·50	50·64	6·40
Sub-total: by men ..	..	51·04	73·06	99·56	129·69	166·50	267·99	103·13
<i>Women</i>								
Paid employment ..	..	..	0·17	0·57	0·56	3·19	..	0·62
Self-employment ..	..	0·06	0·24	0·39	..	0·41	1·24	0·28
Other sources ..	..	..	0·07	0·09	..	1·14	..	0·17
Sub total: by women	..	0·06	0·48	1·05	0·56	4·74	1·24	1·07
<i>Children</i>								
Paid employment ..	..	0·10	0·03	0·58	0·26	..	..	0·19
Self-employment ..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	..	..	..	..	..
Sub-total: by children	..	0·10	0·03	0·58	0·26	..	..	0·19
<i>Family</i>								
Paid employment ..	..	..	..	..	..	..	..	..
Self-employment ..	..	..	(—)0·05	..	0·27	0·51	..	0·08
Other sources ..	..	0·10	0·21	1·14	1·74	2·59	1·62	0·95
Sub-total: by family	..	0·10	0·16	1·14	2·01	3·10	1·62	1·03
<i>Total</i>								
Paid employment ..	..	49·46	68·99	90·82	112·24	147·84	205·42	92·28
Self-employment ..	..	0·25	1·00	6·43	10·02	16·27	13·17	5·62
Other sources ..	..	1·59	3·74	5·08	10·26	19·23	52·26	7·52
Total income ..	..	51·30	73·73	102·33	132·52	174·34	270·85	105·42
Percentage of families to total ..	..	12·20	35·64	22·69	14·07	11·07	4·33	100·00

An analysis of income by category of earner shows that men contributed the largest amount to the average monthly family income from all the three sources. Whatever small amount was contributed by women, children and the family was mainly restricted to middle income classes.

Table 4·3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4·3

*Average monthly income per family by category of earner, source and monthly per capita income classes*

Category of earner and source	Monthly per capita income class (Rs.)									
	< 5	5-<10	10-<15	15-<20	20-<25	25-<35	35-<50	50-<65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Paid employment .. ..	..	53·82	73·71	91·89	98·65	116·63	125·04	70·40	95·36	91·47
Self-employment .. ..	..	0·26	5·54	8·08	5·51	6·39	1·00	0·96	8·92	5·26
Other sources .. ..	..	1·09	2·45	6·33	5·22	9·18	23·71	2·19	3·86	6·40
Sub-total: by men .. ..	..	55·17	81·70	106·30	109·38	132·20	149·75	73·55	108·14	103·13
<i>Women</i>										
Paid employment .. ..	..	..	0·70	0·59	1·44	..	..	1·48	..	0·62
Self-employment .. ..	..	0·11	0·17	0·85	..	0·38	..	..	..	0·28
Other sources .. ..	..	..	0·13	0·60	0·10	..	..	..	..	0·17
Sub-total: by women .. ..	..	0·11	1·00	2·04	1·54	0·38	..	1·48	..	1·07
<i>Children</i>										
Paid employment .. ..	..	0·19	0·46	0·17	..	..	0·14	0·47	..	0·19
Self-employment .. ..	..	..	..	..	..	..	..	..	..	..
Other sources .. ..	..	..	..	..	..	..	..	..	..	..
Sub-total: by children .. ..	..	0·19	0·46	0·17	..	..	0·14	0·47	..	0·19
<i>Family</i>										
Paid employment .. ..	..	..	..	..	..	..	..	..	..	..
Self-employment .. ..	..	0·29	(—)0·05	0·17	0·20	..	..	..	..	0·08
Other sources .. ..	..	0·35	1·55	1·12	1·06	1·47	..	..	..	0·95
Sub-total: by family .. ..	..	0·64	1·50	1·29	1·26	1·47	..	..	..	1·03
<i>Total</i>										
Paid employment .. ..	..	54·01	74·87	92·65	100·09	116·63	125·18	72·35	95·36	92·28
Self-employment .. ..	..	0·66	5·66	9·10	5·71	6·77	1·00	0·96	8·92	5·62
Other sources .. ..	..	1·44	4·13	8·05	6·38	10·65	23·71	2·19	3·86	7·52
Total income .. ..	..	56·11	84·66	109·80	112·18	134·05	149·89	75·50	108·14	105·42

The average monthly income per family increased from Rs. 56·11 in the per capita income class 'Rs. 5 to less than Rs. 10' to Rs. 149·89 in the per capita income class, 'Rs. 35 to less than Rs. 50' decreased in the next per capita income class to Rs. 75·50 and thereafter again increased to Rs. 108·14 in the highest per capita income class.

#### 4·4 Income and other receipts by components

Table 4·4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.



TABLE 4.4

*Average monthly receipts by components and family income classes*

Source	Monthly family income class (Rs.)							
	<30	30<60	60<90	90<120	120<150	150<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i><b>Paid employment</b></i>								
Basic wages and allowances .. ..	..	48.68	67.38	87.14	105.03	142.07	198.51	88.82
Bonus and commission .. ..	..	0.64	0.56	0.95	2.41	..	6.62	1.12
Concessions .. ..	..	0.14	0.05	0.19	0.64	0.20	..	0.19
Rest .. ..	..	..	1.00	2.54	4.16	5.57	0.29	2.15
Sub-total : paid employment .. ..	..	49.46	68.99	90.82	112.24	147.84	205.42	92.28
<i><b>Self-employment</b></i>								
Agriculture .. ..	..	0.05	0.15	2.30	4.54	0.66	8.56	1.66
Animal husbandry .. ..	..	0.14	(—)0.02	0.70	3.29	11.12	7.18	2.17
Trade .. ..	..	..	0.12	..	..	0.11	..	0.05
Rest .. ..	..	0.06	0.75	3.43	2.19	4.38	(—)2.57	1.74
Sub-total : self-employment .. ..	..	0.25	1.00	6.43	10.02	16.27	13.17	5.62
<i><b>Other income</b></i>								
Rent .. ..	..	0.83	2.92	3.18	4.96	7.74	31.06	4.76
Rest .. ..	..	0.76	0.82	1.90	5.30	2.49	21.20	2.76
Sub-total : other income .. ..	..	1.59	3.74	5.08	10.26	10.23	52.26	7.52
Total income .. ..	..	51.30	73.73	102.33	132.52	174.34	270.85	105.42
<i><b>Other receipts</b></i>								
Sale of assets other than shares, etc. .. ..	..	2.71	0.32	3.72	..	..	..	1.29
Credit purchase .. ..	..	8.86	19.87	16.76	19.19	24.12	7.11	17.64
Loan taken .. ..	..	9.27	31.40	14.20	32.93	7.88	..	21.05
Rest .. ..	..	5.22	17.64	10.55	23.61	23.20	19.38	16.05
Sub-total : other receipts .. ..	..	26.06	69.23	45.23	75.73	55.20	26.49	56.03
Total receipts .. ..	..	77.36	142.96	147.56	208.25	229.54	297.34	161.45
Percentage of families to total .. ..	..	12.20	35.64	22.69	14.07	11.07	4.33	100.00

A major portion (84.25 per cent.) of the family income was derived from basic wages and allowances. The percentage contribution of basic wages and allowances to the total income progressively decreased with the increase in income except in the income class, 'Rs. 150 to below Rs. 210'.

Income from bonus and commission accounted for Rs. 1.12 or 1.06 per cent. of the total income. The contribution of bonus and commission increased from Re. 0.56 or 0.76 per cent. of the total income in the income class, 'Rs. 60 to less than Rs. 90' to Rs. 6.62 or 2.44 per cent. of total income in the highest income class.

The average monthly income from concessions and "rest" comprising overtime earnings, etc., worked out to only Re. 0.19 or 0.18 per cent. and Rs. 2.15 or 2.04 per cent. of the total income respectively. The percentage contribution of concessions and "rest" to the total income did not show any specific trend.

Income from self-employment was only Rs. 5.62 or about 5.33 per cent. of the total income. Rent was the most important single item under the head "Other income".

"Other receipts" obtained through decreasing assets and increasing liabilities, comprised receipts from sale of assets, shares and securities, withdrawal of savings, credit purchases and loans taken, etc. These capital receipts amounted to Rs. 56.03 or 53.15 per cent. of the total income taking all the families together.

#### 4.5 Income and other receipts by components and family size

Table 4.5 gives the average monthly income and other receipts per family by components and by family size.

TABLE 4.5

*Average monthly income and other receipts by components and by family size*

(In Rs.)									
Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All sizes
	1	2	3	4	5	6	7	8	9
<i>Income from paid employment</i>									
Basic wages .. ..	57.34	85.16	73.35	95.50	87.03	85.78	99.78	108.88	88.82
Bonus and Commission ..	1.61	..	..	..	3.52	0.30	2.28	0.17	1.12
Over-time earnings ..	1.60	..	0.81	0.20	1.37	3.19	4.05	3.34	2.06
Other earnings .. ..	..	..	..	0.27	0.26	..	..	0.06	0.09
Concessions .. ..	0.80	0.18	..	..	..	0.07	0.52	..	0.19
Total .. ..	61.35	85.34	74.16	95.97	92.18	89.34	106.63	112.45	92.28
<i>Income from self-employment</i>									
Boarding .. ..	..	..	..	..	..	..	..	..	..
Agriculture .. ..	4.01	0.92	..	(—)0.13	4.17	0.37	..	2.54	1.66
Animal husbandry ..	..	..	..	(—)0.27	0.91	0.22	2.36	9.91	2.17
Trade .. ..	..	..	..	..	..	0.15	..	0.17	0.05
Profession .. ..	..	..	..	1.01	..	1.04	0.59	6.40	1.48
Others .. ..	..	..	0.27	..	0.26	..	0.81	0.52	0.26
Total .. ..	4.01	0.92	0.27	0.61	5.34	1.78	3.76	19.54	5.62
<i>Other income</i>									
Net rent from land ..	..	..	..	..	..	..	..	6.40	1.11
Net rent from house ..	0.16	3.30	4.17	3.96	3.52	3.63	4.35	5.07	3.60
Net rent from others ..	0.32	..	..	0.07	..	..	..	..	0.05
Pension .. ..	..	..	..	..	..	..	1.10	0.63	0.26
Cash assistance .. ..	1.52	..	1.48	0.74	0.78	1.11	1.10	0.29	0.88
Gifts, concessions ..	0.16	..	..	..	0.92	0.22	0.15	3.06	0.74
Interests and dividends ..	..	0.73	..	..	..	..	4.13	1.61	0.88
Chance games .. ..	..	..	..	..	..	..	..	..	..
Total .. ..	2.16	4.03	5.65	4.77	5.22	4.96	10.83	17.06	7.52
Total income .. ..	67.52	90.29	80.08	101.35	102.74	96.08	121.22	149.05	105.42
<i>Other gross receipts</i>									
Sale of shares .. ..	..	..	..	..	..	..	..	..	..
Withdrawal .. ..	2.09	17.03	1.35	6.92	6.65	48.89	27.86	12.97	15.97
Sale of other assets ..	..	6.04	..	5.31	0.72	0.44	..	..	1.29
Credit purchase .. ..	5.53	3.85	27.46	28.09	14.67	16.30	22.92	17.06	17.64
Loan taken .. ..	7.70	7.51	5.92	28.29	16.49	35.48	15.25	32.51	21.05
Rest .. ..	..	..	..	..	..	..	0.59	..	0.08
Total .. ..	15.32	34.43	34.73	68.61	38.53	101.11	66.62	62.54	56.03
Total receipts .. ..	82.84	124.72	114.81	169.96	141.27	197.19	187.84	211.59	161.45
<i>Percentage of families by size</i>									
.. ..	12.47	5.46	7.43	14.88	15.34	13.50	13.57	17.35	100.00

The average income per family increased from Rs. 67·52 in case of single-member families to Rs. 149·05 in case of families having over 7 members. The average income did not show any increase between size classes 2 and 3, 5 and 6 and in fact there was a slight decline in the average income for families in these size classes.

Basic wages and allowances was by far the most important component of income from paid employment in all size classes. The comparatively small contribution of other sources such as bonus and commission, over-time earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment and income from "Other sources", e.g., rent, cash assistance, etc., were respectively 5·3 and 7·1 per cent. of the total income and these did not show any definite trend with the change in the size of the families.

#### 4·6 Income and other receipts by family composition

4·61 *In terms of relationship with the main earner*—The composition of the family is an important factor which influences the level of family income. This can be seen from table 4·6 which gives the level of family income and total receipts by family composition in terms of relationship with the change in the main earner:

TABLE 4·6

*Average monthly receipts by family composition in terms of relationship with the main earner*

Item	Family composition (in terms of relationship with main earner)								(In Rs.)
	Unmar- ried earner	Hus- band or wife	Hus- band and wife	Hus- band, wife and child- ren	Hus- band, wife, child- ren and other members	Unmar- ried earner and other members	Rest	All	
1	2	3	4	5	6	7	8	9	
Income ..	61·92	70·69	86·47	105·60	111·76	201·03	113·23	105·42	
Other receipts ..	28·48	10·57	35·06	58·25	75·32	30·19	37·58	56·03	
Total ..	90·40	81·06	121·53	163·85	187·08	231·22	150·81	161·45	
Percentage of families to total ..	3·67	8·80	4·45	26·64	42·26	2·02	12·16	100·00	

The average monthly receipts per family amounted to Rs. 161·45. The major portion (Rs. 105·42) of this consisted of income (from paid employment, self-employment and sources such as rent, pension, gifts, concessions, etc.) and the remaining Rs. 56·03 was derived from 'Other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played an important part in the case of all the family composition groups.

4.62 *In terms of the number of adults and children*—Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children

TABLE 4.7

*Average monthly income and other receipts by family composition in terms of adults/children*

(In Rs.)

Item	Family composition in terms of adults/children										Other families	All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child			
	1	2	3	4	5	6	7	8	9	10	11	12
Income ..	67.56	78.60	91.37	76.61	100.45	92.33	120.02	86.15	135.51	136.12	105.42	
Other receipts ..	15.29	0.86	37.48	35.28	98.28	31.78	26.88	18.12	45.59	87.79	56.03	
Total ..	82.85	79.46	128.85	111.89	198.73	124.11	146.90	104.27	151.10	223.91	161.45	
Percentage of families to total ..	12.47	0.46	5.00	6.83	8.47	11.07	0.60	3.45	19.30	32.35	100.00	

The proportion of 'other receipts' to the total income was comparatively high in case of families consisting of 2 adults and 2 children and 'other families' being about 98 per cent. and 64 per cent. respectively.

## CHAPTER 5

### FAMILY EXPENDITURE AND DISBURSEMENTS

#### 5.1 *Concepts and definitions*

5.11. *Disbursements*—Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows:—

##### *Expenditure on current living*

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and light;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear; and
- (vi) Miscellaneous which comprised:—
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and communication,
  - (f) Subscription, and
  - (g) Personal effects and other miscellaneous expenses.
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

##### *Capital outlays*

- (i) Savings and investments; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term expenditure will refer to all the items under expenditure on current living but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market, purchases at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded

under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

5.12 *Treatment of non-family members*—Since family was the unit of the survey only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants, or paying guests, who were not family-members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ( $f/f+e$  where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra person (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

5.13 *Consumption co-efficients*—For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research:—

Adult male—1.0

Adult female—0.9

Child (below 15 years)—0.6

## 5.2 *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 105.42 and the average consumption expenditure worked out to Rs. 132.06 resulting in a deficit of Rs. 26.64. When items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure for current living

was considered, the deficit increased to Rs. 29·94. The analysis will first be made in terms of total consumption expenditure and other disbursements, i.e., non-consumption outgo and capital outlays will be discussed separately.

5·21 *Consumption expenditure*—Of the average consumption expenditure of Rs. 132·06 per family per month, an expenditure of Rs. 72·42 or 54·84 per cent. was incurred on food, Rs. 5·07 or 3·84 per cent. on tobacco, pan, supari and intoxicants, Rs. 8·18 or 6·19 per cent. on fuel and lighting, Rs. 9·32 or 7·06 per cent. on housing, water charges and household appliances, etc., Rs. 19·89 or 15·06 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 17·18 or 13·01 per cent. on other items like personal care, medical care, transport and communications, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 17·58 per month. Table 5·1 gives the details of average expenditure on food per adult consumption unit for the different income classes. These figures fluctuated within narrow limits only leaving out the income class, 'Rs. 30 to less than Rs. 60'.

TABLE 5·1

*Average Expenditure on food per adult consumption unit by income classes*

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30	..	..	..	..
30<60	..	..	3·69	2·96
60<90	..	..	4·19	3·39
90<120	..	..	5·43	4·27
120<150	..	..	6·17	5·04
150<210	..	..	6·80	5·46
210 and above	..	..	8·24	6·55
All	..	..	5·13	4·12
			72·42	17·58

5·22 *Non-consumption outgo and capital outlays*—The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 27·67 or 20·95 per cent. of the total consumption expenditure. Of this, an expenditure of Rs. 2·61 was incurred on remittances to dependants, Rs. 14·89 on savings and investments, Rs. 9·48 towards repayment of debt and Re. 0·69 on taxes, interest and litigation. Of these, repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The most important items under savings and investments were land and building (Rs. 7·03) and provident fund (Rs. 3·04). Expenditure towards provident funds was reported by about 49 per cent. of the families surveyed. Some expenditure was incurred on ornaments, etc., but the number of families

reporting purchase of these items was very small. The amount (Rs. 9.48) paid towards repayment of debts was less than the amount (Rs. 14.89) spent on savings and investments. An amount of Rs. 2.61, was remitted to dependants. Under the sub-group, "Taxes, interest and litigation", interest on loans alone accounted for Rs. 0.61 or about 88 per cent of the total expenditure on this sub-group.

5.23 *The budget of single-member families*—Single-member families constituted 12.47 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 67.52 and the average monthly consumption expenditure Rs. 59.85 leaving a surplus of Rs. 7.67. However, when items such as remittances to dependants, taxes and interest on loans, which are parts of current living expenditure, were included, the budget showed a deficit of Rs. 4.19 against the overall average deficit of Rs. 29.94 taking all families.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items between single-member families and multi-member families.

TABLE 5.2

*Percentage expenditure on groups/sub-groups of items*

Groups and sub-groups of items	Type of family		All
	Single-member families	Multi-member families	
1	2	3	4
Food .. .. .	51.95	55.02	54.84
Pan-supari, tobacco and alcoholic beverages ..	3.26	3.88	3.84
Fuel and light .. .. .	5.10	6.26	6.19
Rent for house and water charges .. .. .	7.27	6.16	6.22
House repairs and upkeep, household appliances and furnishing and utilities, furniture and furnishing and household services ..	1.72	0.78	0.84
Clothing, bedding, footwear, headwear and miscellaneous .. .. .	17.02	14.94	15.06
Personal care .. .. .	1.87	1.98	1.93
Education and reading .. .. .	3.04	1.40	1.49
Recreation and amusement .. .. .	1.80	0.83	0.90
Medical care .. .. .	1.36	3.88	3.74
Other consumption expenditure .. .. .	5.61	4.87	4.90
Total ..	100.00	100.00	100.00

Workers living singly spent proportionately less on food, pan-supari, etc., fuel and light, and medical care and more on rent for house, water charges, house repairs, etc., clothing, bedding, footwear, headwear, education and reading, recreation and amusement, and other consumption expenditure which consisted of transport and communication, subscription, gifts and charities, ceremonials, etc. Taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 17.13 per month in case of multi-member families and Rs. 31.09 in case of single-member families. Taking important sub-groups



under food, while the overall average expenditure on cereals and products, pulses and products, condiments and spices, milk and products per adult consumption unit in the case of multi-member families was Rs. 7.56, 0.88, 0.83 and 3.50 respectively, the average expenditure of singlemen on these items was Rs. 8.30, 1.09, 1.37 and 5.63 respectively. The average expenditure on non-food items was also markedly high in case of singlemen. Thus, while singlemen spent, on an average, Rs. 10.19, 1.12, 0.68 and 1.08 on clothing, bedding, footwear, headwear, etc. personal care, household appliances and recreation and amusement, the average expenditure per adult consumption unit on these items in case of multi-member families was Rs. 4.65, 0.62, 0.11 and 0.26 respectively.

### 5.3 Levels of expenditure by income and by family-type

The over-all average monthly expenditure per family was Rs. 135.36, the average monthly per capita Rs. 26.36 and the average per adult consumption unit Rs. 32.86. Table 5.3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5.3  
*Average monthly expenditure by income classes*

Item	Monthly family income class (Rs.)							
	<30	30<60	60<90	90<120	120<150	150<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family	..	75.02	107.75	134.51	182.07	190.68	247.24	125.36
Average per capita	..	20.30	25.71	24.78	29.55	28.03	29.96	26.36
Average per adult consumption unit	..	25.34	32.09	31.51	36.12	34.89	37.76	32.86
Percentage of families to total	..	12.20	35.64	22.69	14.07	11.67	4.33	100.00

The average monthly expenditure per family varied from Rs. 75.02 in the income class, 'Rs. 30 to less than Rs. 60' to Rs. 247.24 in the highest income class. It was higher in upper income-classes. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, an analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. Taking average per capita expenditure in the family and average expenditure per consumption unit it is seen that there was, by and large, a slightly declining trend in the average levels with increasing income. The expenditure is more than the income in all the family income classes excepting the highest income class for which higher income limit is not known. The difference was met from other receipts, namely, increase in liabilities and diminution of assets. This has been discussed in detail in Chapter 7.

Table 5.4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5.5 shows such a distribution of families in terms of their adult/child

composition. Both the tables show that generally with increasing number of members in the family a larger percentage of families came in higher expenditure classes.

TABLE 5.4

*Percentage distribution of families by family composition (in terms of relationship with main earner) and expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with main earner)							
	Unmarried earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Unmarried earner	Rest	All
1	2	3	4	5	6	7	8	9
Below 60	..	29.10	37.78	..	6.61	0.60	..	6.69
60—<120	..	44.91	62.22	63.88	47.06	38.32	31.25	44.99
120 and above	..	25.99	..	36.12	46.33	61.08	68.75	48.32
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	..	3.67	8.80	4.45	26.64	42.26	2.02	100.00

TABLE 5.5

*Distribution of families by family composition (in terms of adults/children) and monthly family expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of adult/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and one child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and one child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	35.77	44.33	..	3.17	..	11.89	..	7.28	1.28	..	6.69
60—<120	57.98	55.67	61.46	82.81	35.79	60.80	..	54.41	40.53	28.78	44.99
120 and above	6.25	..	38.54	14.02	64.21	27.31	100.00	38.31	58.19	71.22	48.32
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	12.47	0.46	5.00	6.83	8.47	11.07	0.60	3.45	19.30	32.35	100.00

#### 5.4 Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on groups and sub-groups of consumption items in various monthly family income classes would show how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5-6  
Average monthly expenditure by family income classes

(In Rupees)

Groups and sub-groups of items	Monthly family income class (Rs.)							
	<30	30<60	60<90	90<120	120<150	150<210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Food</i>								
Cereals and products	..	18.78	24.88	31.80	40.59	42.72	56.53	31.26
Pulses and products	..	2.76	3.06	4.25	3.16	4.97	6.52	3.66
Oil seeds, oils and fats	..	2.41	4.10	5.50	5.29	5.89	9.33	4.79
Meat, fish and eggs	..	1.15	1.70	2.31	1.60	1.78	6.15	1.96
Milk and products	..	4.91	10.03	13.31	20.94	30.14	28.57	14.71
Vegetables and products	..	1.94	2.39	3.00	3.61	4.17	8.45	3.11
Fruits and products	..	0.69	1.05	1.42	2.05	1.69	5.96	1.50
Condiments, spices, sugar, etc.	..	4.08	5.80	7.06	9.96	10.36	15.57	7.37
Non-alcoholic beverages	..	0.11	0.58	0.77	1.43	1.15	1.53	0.79
Prepared meals and refreshments	..	1.25	4.70	1.84	2.45	3.57	6.71	3.27
Sub-total: food	..	38.08	58.29	71.26	91.08	106.44	145.32	72.42
<i>Non-food</i>								
Pan, supari	..	0.20	1.00	1.41	2.03	1.89	1.13	1.24
Tobacco and products	..	2.27	2.40	2.83	4.25	4.36	4.77	3.05
Alcoholic beverages, etc.	..	0.30	0.62	0.57	0.83	0.83	4.09	0.78
Fuel and light	..	5.54	6.55	8.83	9.59	10.41	15.24	8.18
House rent, water charges, repairs, etc.	..	3.82	7.07	8.52	9.55	13.73	10.72	8.25
Furniture and furnishings	..	0.36	0.06	0.17	0.70	..	..	0.20
Household appliances, etc.	..	0.25	0.66	0.67	0.63	0.14	0.07	0.52
Household services	..	0.05	0.37	0.39	0.35	0.44	0.52	0.35
Clothing, bedding and headwear	..	4.06	11.32	10.61	29.20	16.86	16.25	13.62
Footwear	..	1.04	2.26	2.32	4.82	5.97	3.04	2.92
Miscellaneous (laundry, etc.)	..	1.29	2.64	2.94	5.98	4.71	5.30	3.35
Medical care	..	1.64	3.01	9.66	3.76	5.50	8.15	4.94
Personal care	..	1.25	2.27	2.54	3.07	3.80	4.79	2.61
Education and reading	..	0.14	1.44	1.50	3.60	3.08	6.12	1.97
Recreation and amusement	..	0.45	0.84	0.62	2.10	2.34	3.27	1.18
Transport and communication	..	1.54	1.85	2.82	1.61	3.84	10.17	2.55
Subscription, etc.	..	0.30	1.30	1.22	2.45	1.66	2.24	1.40
Personal effects and miscellaneous expense	..	8.61	1.51	1.75	1.69	2.01	2.08	2.53
Sub-total: non-food	..	33.11	47.17	59.37	86.21	81.57	97.95	59.64
Total consumption	..	71.19	105.46	130.63	177.29	188.01	243.27	132.06
<i>Non-consumption expenditure</i>								
Taxes, interest and litigation	..	0.40	0.67	0.67	1.10	0.31	1.37	0.69
Remittances to dependants	..	3.43	1.62	3.21	3.68	2.36	2.60	2.61
Savings and investments	..	2.72	26.99	6.80	8.91	10.35	23.02	14.89
Debts repaid	..	1.12	3.87	7.49	16.77	25.71	25.22	9.48
Total: non-consumption expenditure	..	7.67	33.15	18.17	30.46	38.73	52.21	27.67
Total disbursement	..	78.86	138.61	148.80	207.75	226.74	295.48	159.73
Percentage of families to total	..	12.20	35.64	22.69	14.07	11.07	4.33	100.00

The average monthly consumption expenditure per family was Rs. 132·06. Expenditure on food worked out to Rs. 72·42 or 54·84 per cent. of the total consumption expenditure. In analysing the pattern in terms of percentage expenditure it has to be borne in mind that single-member families, having a distinct consumption pattern of their own, featured in varying proportions in different income classes. There was a large concentration of such families in the three income classes 'Rs. 30 to Rs. 120.' In the last income class, there was a high concentration of large-sized families having more than seven members. Such factors vitiate the trend of percentage expenditure on specific groups or sub-groups with income in many cases. Subject to this, the proportion of expenditure on food to total consumption expenditure decreased generally with a rise in family income except in the income class, 'Rs. 30 to less than Rs. 60' and the last two income classes.

Taking individual sub-groups under the food group, the percentage expenditure to the total consumption on cereals and products and vegetables and products generally decreased with increase in income; that on milk and products and non-alcoholic beverages like tea generally increased with increase in income., that on oil seeds, oils and fats and meat, fish and eggs generally increased with increase in income upto the income class, 'Rs. 90 to less than Rs. 120', decreased in the next income class and again increased thereafter and that on condiments and spices was more or less constant in the various income classes.

The non-food groups accounted for 45·16 per cent. of the total consumption expenditure. Of this, the expenditure on the more important necessities, viz., fuel and light, house rent, water charges and repairs etc., clothing, bedding and headwear sub-groups formed 50 per cent. While the percentage expenditure on fuel and light generally showed a downward trend except in the highest income class as family income increased that on house rent, water charges and repairs and clothing, bedding and headwear fluctuated without showing any definite trend.

As for other conventional necessities and luxuries, the proportionate expenditure on tobacco and products, household appliances, etc., and personal effects generally decreased with the increase in income, that on medical care and recreation and amusement showed an upward trend with the increase in income, that on personal care remained more or less constant, and that on furniture and furnishings, education and reading and footwear showed no clear trend.

Non-consumption outgo and capital outlays amounted to Rs. 27·67 per family per month on the average or 20·95 per cent. of the consumption expenditure. The percentage expenditure on taxes, interest and litigation remained more or less constant in the various income classes, except the income class 'Rs. 150 to less than Rs. 210' where it was much less. As regards remittances to dependants, the percentage expenditure decreased with increase in income, with the exception of the income class, 'Rs. 60 to less than Rs. 90' which was due to the fact that there were less number of dependants living away. As for savings and investments and debts repaid the percentage expenditure showed an increasing trend with the income, with the exception of the income classes, 'Rs. 60 to less than Rs. 90' and 'Rs. 150 to less than Rs. 210' respectively possibly because of differences in family size.

### 5.5 Expenditure by per capita income

Table 5.7 gives the break-up of the average monthly expenditure per family by groups and sub-groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlays also.

TABLE 5.7

*Average monthly expenditure and disbursements by per capita income classes*

Groups and sub-groups of items	Monthly per capita income class (Rs.)									
	<5	5<10	10<15	15<20	20<25	25<35	35<50	50<65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Food</i>										
Cereals and products	..	26.38	40.63	35.73	31.52	32.59	30.70	9.76	15.60	31.26
Pulses and products	..	3.62	4.19	4.33	3.49	4.24	3.48	1.69	1.66	3.66
Oil seeds, oils and fats	..	2.68	5.65	5.49	5.21	4.41	7.13	2.16	2.03	4.79
Meat, fish and eggs	..	1.61	2.58	2.15	1.70	3.06	0.85	0.83	0.69	1.96
Milk and products	..	5.50	12.77	18.50	17.35	17.56	17.41	6.26	11.85	14.71
Vegetables and products	..	3.29	3.11	3.21	3.43	2.95	4.93	0.92	2.63	3.11
Fruits and products	..	0.54	1.63	1.77	1.37	1.08	3.15	0.86	1.34	1.50
Condiments, spices, sugar, etc.	..	5.22	7.95	8.51	8.41	7.94	8.78	2.47	4.76	7.37
Non-alcoholic beverages	..	0.16	0.65	1.09	0.94	0.94	1.16	0.10	0.49	0.79
Prepared meals and refreshments	..	1.54	1.82	1.72	2.24	2.72	4.21	12.16	5.74	3.27
Sub-total: food	..	50.54	80.98	82.50	75.66	77.49	81.80	37.21	46.79	72.42
<i>Non-food</i>										
Pan, superi	..	0.66	1.03	2.10	1.34	0.65	1.79	0.68	0.72	1.24
Tobacco and products	..	3.13	3.05	3.18	3.67	3.76	2.37	1.61	2.30	3.05
Alcoholic beverages, etc.	..	0.93	0.57	0.42	0.87	1.92	0.21	0.11	1.40	0.78
Fuel and light	..	7.29	9.17	8.82	8.55	8.91	9.53	3.73	5.02	8.18
House rent, water charges, repairs, etc.	..	3.68	7.46	7.63	12.05	9.89	11.06	5.40	4.03	8.25
Furniture and furnishings	..	0.56	0.17	0.24	..	..	0.88	0.08	..	0.20
Household appliances, etc.	..	0.39	0.49	0.35	1.20	0.33	0.08	0.02	1.66	0.52
Household services	..	0.07	0.34	0.44	0.27	0.34	0.43	0.20	0.74	0.35
Clothing, bedding and headwear	..	5.59	16.53	15.67	11.56	15.22	17.29	7.27	11.10	13.62
Footwear	..	0.73	1.24	5.41	2.41	4.22	1.71	2.51	2.47	2.92
Miscellaneous (laundry, etc.)	..	1.35	2.78	4.81	3.31	3.98	3.97	1.84	1.98	3.35
Medical care	..	2.79	2.20	10.19	4.37	7.00	2.31	1.49	2.56	4.94
Personal care	..	1.40	2.52	3.19	2.73	2.85	2.89	1.82	1.72	2.61
Education and reading	..	0.18	2.08	1.13	1.85	3.70	1.33	1.70	4.44	1.97
Recreation and amusement	..	0.53	0.52	1.42	1.32	1.22	2.12	1.25	1.51	1.18
Transport and communication	..	3.85	1.36	2.57	4.15	2.05	5.17	0.79	1.26	2.55
Subscription, etc.	..	0.26	0.28	3.09	0.24	1.34	2.35	0.28	4.08	1.40
Personal effects and miscellaneous expense	..	1.69	1.00	2.43	1.37	8.32	1.84	0.78	1.57	2.53
Sub-total: non-food	..	35.08	52.79	78.09	61.26	75.70	67.33	31.56	48.56	59.64
Total consumption	..	85.62	133.77	155.59	136.92	153.19	149.13	68.77	95.35	132.06
<i>Non consumption expenditure</i>										
Taxes, interest and litigation	..	0.75	0.59	1.23	0.65	0.75	0.33	0.03	0.38	0.69
Remittances to dependants	..	..	0.13	0.67	0.56	4.87	2.28	9.49	12.34	2.61
Savings and investments	..	2.81	43.80	8.38	9.17	8.92	7.77	4.93	10.43	14.89
Debts repaid	..	2.14	6.83	9.18	11.30	16.18	13.96	4.09	8.53	9.48
Total non-consumption expenditure	..	5.70	51.35	19.46	21.68	30.72	24.34	18.54	31.68	27.67
Total disbursements	..	91.32	185.12	175.05	158.60	182.91	173.47	87.31	127.03	159.73

The percentage expenditure on food decreased from 60·5 per cent. of the total consumption expenditure in the per capita income class, 'Rs. 10 to less than Rs. 15' to 49·1 per cent. in the highest per capita income class. It showed a slightly increasing trend in the per capita income classes of 'Rs. 20 to less than Rs. 25' and 'Rs. 35 to less than Rs. 50.'

### 5·6 Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel curve after Ernest Engel. The main results derived by Engel from his studies are set out below :—

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) That the proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions the second is the most important one since this has been confirmed repeatedly and is now known as the Engles's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of the families in each per capita income class and family size class by the percentage expenditure on food.

5·61 *Analysis by per capita income classes*—Expenditure on food depends on other factors besides income and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5·8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

TABLE 5·8

*Percentage distribution of families in each per capita income class by percentage expenditure on food*

Percentage expenditure on food to total expenditure	Monthly per capita income class (Rs.)										
	< 5	5 < 10	10 < 15	15 < 20	20 < 25	25 < 35	35 < 50	50 < 65	65 and above	All	
1	2	3	4	5	6	7	8	9	10	11	
Below 45 ..	..	..	3·63	2·56	23·47	13·36	27·31	31·54	60·73	69·85	23·36
45—< 50 ..	..	..	18·75	7·62	1·11	17·08	14·30	16·88	2·70	11·15	9·88
50—< 55 ..	..	..	..	22·85	12·45	6·27	14·62	9·00	10·96	4·20	12·21
55—< 60 ..	..	..	48·74	5·75	7·77	24·98	14·36	20·72	..	5·12	13·89
60—< 65 ..	..	..	3·65	20·05	19·97	14·65	18·75	9·29	14·18	9·59	16·00
65—< 70 ..	..	..	18·17	17·21	12·22	17·97	3·48	..	7·74	..	11·21
70 and above ..	..	..	7·06	23·96	23·01	5·69	7·18	12·57	3·69	..	13·45
Total ..	..	..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00
Percentage of families to total ..	..	..	6·44	19·82	21·63	15·64	14·27	8·22	8·72	5·26	100·00

It will be seen that the percentage of families having significantly lower percentage expenditure on food was generally high in higher per capita income classes. Similarly, the percentage of the families recording appreciably higher percentage expenditure on food generally decline in the case of high per capita income classes.

5.62 *Analysis by family size*—While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that, broadly speaking, large size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

*Percentage distribution of families in each family size class by percentage expenditure on food*

Percentage expenditure on food to total expenditure	Number of families (unestimated)	Family size						
		1	2	3	4	5	6	7
1	2	3	4	5	6	7	8	
Below 45 .. .. .	47	69.22	24.13	19.09	19.63	3.16	23.36	
45—<50 .. .. .	25	6.59	7.26	11.27	9.80	11.87	9.88	
50—<55 .. .. .	30	6.25	10.72	13.18	16.54	9.16	12.21	
55—<60 .. .. .	31	2.16	31.79	13.32	10.42	15.40	13.89	
60—<65 .. .. .	40	8.83	6.62	19.60	23.67	9.88	16.00	
65—<70 .. .. .	33	5.42	4.99	8.12	7.24	31.54	11.21	
70 and above .. ..	33	1.53	14.49	15.42	12.70	18.99	13.45	
Total .. .. .	239	100.00	100.00	100.00	100.00	100.00	100.00	
Percentage distribution of families .. .. .	..	12.47	12.89	30.22	27.07	17.35	100.00	
Number of families (unestimated) .. .. .	..	26	28	69	65	51	239	

About 69 per cent. of the single-member families spent less than 45 per cent. of the total consumption expenditure on food and only about 7 per cent. of such families spent 65 per cent. or more on food. As against this, only about 19 per cent. and 20 per cent. of the families, containing 4 and 5 and 6 and 7 members respectively spend less than 45 per cent. on food; similarly 24 per cent. and 20 per cent. of corresponding families spent 65 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of end classes of percentage expenditure on food, i.e., less than 45 and 70 or more which are appreciably lower or higher than the over-all average percentage expenditure on food.

### 5.7 Proportion of families reporting expenditure on selected sub-groups

The percentage of families incurring expenditure on some of the selected sub-groups of consumption items or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of families are given in table 5.10.

TABLE 5.10

*Percentage of families reporting expenditure on selected sub-groups by family size*

Item	Family size						Report- ing families (unesti- mated)
	One	Two or three	Four or five	Six or seven	Above seven	All sizes	
1	2	3	4	5	6	7	8
Prepared meals and refreshments .. ..	92.21	54.12	84.52	71.91	64.05	74.60	175
Non-alcoholic beverages ..	15.15	39.44	75.36	73.90	59.46	60.07	140
Pan, supari .. ..	31.62	31.01	66.62	47.46	49.98	49.59	118
Tobacco and tobacco products	66.77	86.47	84.38	82.13	96.18	83.89	209
Alcoholic beverages ..	4.49	12.36	13.16	14.07	15.38	12.61	30
Furniture and furnishings ..	1.89	..	3.43	5.52	0.67	2.88	9
Household services ..	41.87	62.42	63.60	59.00	26.93	53.13	122
Medical care .. ..	45.78	50.15	62.95	50.45	46.07	52.85	111
Personal care .. ..	100.00	100.00	98.27	100.00	98.64	99.24	238
Education and reading ..	6.25	10.12	24.43	50.81	40.67	30.27	77
Recreation and amusement ..	55.47	43.89	57.67	46.70	38.53	49.33	113
Transport and communication	85.88	82.01	78.98	73.14	78.76	78.61	173
Remittances to dependants ..	48.55	3.99	6.12	5.04	5.37	10.71	25
Savings and investments ..	81.39	90.70	76.00	76.37	97.26	82.36	197
Debts repaid .. ..	13.20	35.25	34.91	33.14	53.40	34.98	75

About 75 per cent. of the families incurred expenditure on prepared meals and refreshments. About 60 per cent. of the families reported expenditure on non-alcoholic beverages, like tea, soft drinks, etc. Addiction to tobacco and tobacco products and to pan-supari was wide-spread as about 84 per cent of the families reported expenditure on the former and about 50 per cent. on the latter, the percentage remaining fairly steady in all size classes. Only 13 per cent. of the families reported expenditure on alcoholic beverages. Furniture and furnishings did not seem to be very popular objects of expenditure but a significant percentage of the families in all size classes reported expenditure on household services which most often consisted of employment of sweepers. Expenditure on medical care was reported by about 53 per cent. of the families and on personal care by almost all families, the percentage remaining fairly



steady in all size classes. The percentages of families reporting expenditure on education and reading went up rapidly with the increase in the size of the family up to six or seven size class and thereafter showed a downward trend, the over-all percentage being about 30 per cent. About 49 per cent. of the families reported expenditure on recreation and amusement, the percentage remaining more or less steady in all size classes. The use of means of transport and communication was quite widespread as about 79 per cent. of the families reported expenditure on these, the percentage (about 86 per cent.) among single-member families being the highest.

The percentage of families reporting expenditure on remittances to dependants was about 11 and the percentage was highest (about 49 per cent.) in case of single-member families. In other size classes the percentage varied from 3 to 6. About 82 per cent. of the families were either saving or investing some amount and the percentage was more or less steady in all size classes. About 35 per cent. of the families were making repayment of debts.

## CHAPTER 6

### FOOD CONSUMPTION AND NUTRITION

#### 6.1 Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding "prepared meals and refreshments" for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month by items are presented in table 6.1.

TABLE 6.1  
*Average quantity consumed per family by items*

Item					Standard unit (quantity)	Number of families reporting (unestimated)*	Average quantity consumed per family
1					2	3	4
<b>FOOD, BEVERAGES, ETC.</b>							
<i>Cereals and products</i>							
Rice .. .. .	..	..	..	..	kg.	94	1.20
Wheat .. .. .	..	..	..	..	..	207	35.56
Wheat atta .. .. .	..	..	..	..	..	9	0.31
Jowar .. .. .	..	..	..	..	..	5	0.12
Bajra .. .. .	..	..	..	..	..	27	1.74
Bajra atta .. .. .	..	..	..	..	..	2	0.66
Maize .. .. .	..	..	..	..	..	3	0.05
Maize atta .. .. .	..	..	..	..	..	1	0.11
Barley .. .. .	..	..	..	..	..	134	23.07
Barley atta .. .. .	..	..	..	..	..	7	0.84
Gram .. .. .	..	..	..	..	..	83	3.98
Gram atta .. .. .	..	..	..	..	..	14	0.13
Maida .. .. .	..	..	..	..	..	6	0.03
Suji, rawa .. .. .	..	..	..	..	..	30	0.19
Sewai .. .. .	..	..	..	..	..	1	..
Bread .. .. .	..	..	..	..	..	8	0.01
Biscuit .. .. .	..	..	..	..	..	3	0.01
Other wheat products .. .. .	..	..	..	..	..	2	0.10
Other cereals .. .. .	..	..	..	..	..	2	0.32
<i>Pulses and products</i>							
Arhar .. .. .	..	..	..	..	kg.	64	0.27
Gram .. .. .	..	..	..	..	..	163	2.40
Moong .. .. .	..	..	..	..	..	192	1.05
Masur .. .. .	..	..	..	..	..	112	0.52
Urd .. .. .	..	..	..	..	..	132	0.53
Khesari .. .. .	..	..	..	..	..	2	0.01
Pea .. .. .	..	..	..	..	..	5	0.02
Other pulses .. .. .	..	..	..	..	..	27	0.29
Pulse products .. .. .	..	..	..	..	..	6	0.03

\*The figures in column 3 relate to those families only which had reported figures on quantities of various items consumed.

TABLE 6.1—*contd.*

					1	2	3	4
<i>Oil seeds, oils and fats</i>								
Mustard oil	..	..	..	..	kg.		28	0.21
Gingelly oil	..	..	..	..	"		198	1.38
Vanaspati	..	..	..	..	"		74	0.59
<i>Meat, fish and eggs</i>								
Goat meat	..	..	..	..	kg.		111	1.26
Pork ..	..	..	..	..	"		1	0.01
Fresh fish	..	..	..	..	"		4	0.03
Eggs-hen ..	..	..	..	..	no.		4	0.20
<i>Milk and products</i>								
Milk-cow	..	..	..	..	l.		74	5.59
Milk-buffalo	..	..	..	..	l.		134	5.99
Curd ..	..	..	..	..	kg.		87	0.71
Lassi ..	..	..	..	..	"		2	0.02
Channa	..	..	..	..	"		..	..
Ghee-cow	..	..	..	..	"		31	0.21
Ghee-buffalo	..	..	..	..	"		134	0.86
Condensed mil	..	..	..	..	"		1	..
Other milk and products	..	..	..	..	"		10	1.57
<i>Condiments and spices</i>								
Salt ..	..	..	..	..	kg.		233	3.23
Turmeric	..	..	..	..	g.		231	208.43
Chillies-green	..	..	..	..	"		60	208.08
Chillies-dry	..	..	..	..	"		227	567.79
Tamarind	..	..	..	..	"		9	11.55
Onion ..	..	..	..	..	kg.		199	2.58
Garlic ..	..	..	..	..	g		185	254.74
Coriander	..	..	..	..	"		214	239.92
Ginger ..	..	..	..	..	"		23	18.31
Pepper ..	..	..	..	..	"		4	0.58
Methi ..	..	..	..	..	"		14	22.04
Saffron	..	..	..	..	"		1	..
Mustard	..	..	..	..	"		1	0.12
Jira ..	..	..	..	..	"		164	64.50
Cloves ..	..	..	..	..	"		3	0.12
Elaichi	..	..	..	..	"		8	0.58
Mixed spices	..	..	..	..	"		126	29.16
Other spices and condiments	..	..	..	..	"		20	3.15
<i>Vegetables and products</i>								
Potato	..	..	..	..	kg.		226	2.58
Muli, turnip, radish	..	..	..	..	"		58	2.34
Carrot, beet	..	..	..	..	"		20	0.23
Arum ..	..	..	..	..	"		34	0.13
Other root vegetables	..	..	..	..	"		6	0.02
Brinjal ..	..	..	..	..	"		176	1.08
Cauliflower	..	..	..	..	"		95	2.00
Cabbage	..	..	..	..	"		8	0.14
Ladies finger	..	..	..	..	"		70	0.35
Tomato	..	..	..	..	"		104	0.80
Cucumber	..	..	..	..	"		23	0.35
Pumpkin	..	..	..	..	"		44	0.34
Gourd ..	..	..	..	..	"		45	0.26
Karela ..	..	..	..	..	"		61	0.38
Bean ..	..	..	..	..	"		58	0.30
Pea ..	..	..	..	..	"		28	0.22
Other non-leafy vegetables	..	..	..	..	"		36	0.67
Palak ..	..	..	..	..	"		135	1.46
Methi ..	..	..	..	..	"		8	0.06
Other leafy vegetables	..	..	..	..	"		5	0.07
Pickles and preservatives	..	..	..	..	"		4	0.01
Other vegetable products	..	..	..	..	"		2	0.03

TABLE 6.1—*contd.*

					1	2	3	4
<i>Fruits and products</i>								
Banana plantain	..	..	..	no.			67	9.61
Orange	..	..	..	..	..		38	2.45
Lemon ..	..	..	..	..	..		14	3.41
Mango	..	..	..	..	..		29	6.55
Water melon	..	..	..	..	..		5	0.03
Coconut	..	..	..	..	..		22	0.29
Papaya	..	..	..	..	..		13	0.19
Cashewnut	..	..	..	..	kg.		1	0.01
Apple	..	..	..	..	..		1	..
Kharbooza	..	..	..	..	..		21	0.25
Dried fruits	..	..	..	..	..		6	0.03
Other fruits	..	..	..	..	..		26	0.17
Jams and jellies ..	..	..	..	..	..		1	..
Other fruit products	..	..	..	..	..		13	0.10
<i>Sugar, honey and related products</i>								
Sugar crystal	..	..	..	..	kg.		209	2.57
Sugar deshi (khandsari)	..	..	..	..	..		16	0.10
Gur ..	..	..	..	..	..		139	1.69
Honey ..	..	..	..	..	..		2	0.01
Sugar candy (mishri)	..	..	..	..	..		2	..
<i>Pan, supari</i>								
Pan-leaf	..	..	..	..	no.		38	24.08
Pan-finished	..	..	..	..	..		87	16.04
Supari ..	..	..	..	..	g.		37	34.52
Limo ..	..	..	..	..	..		22	23.79
Katha ..	..	..	..	..	..		37	19.01
<i>Tobacco and products</i>								
Bidi ..	..	..	..	..	no.		172	402.75
Cigarettes	..	..	..	..	..		22	20.80
Zarda, kimam, surti	..	..	..	..	g.		18	14.58
Chewing tobacco	..	..	..	..	..		5	4.78
Smoking tobacco	..	..	..	..	..		10	18.20
Leaf tobacco	..	..	..	..	..		1	0.47
Hukka tobacco-prepared	..	..	..	..	..		23	64.03
Snuff ..	..	..	..	..	..		1	..
<i>Alcoholic beverages and intoxicants</i>								
Toddy, neera	..	..	..	..	pint		2	0.01
Country liquor	..	..	..	..	..		23	0.22
Bhang	..	..	..	..	g.		3	1.40
Opium	..	..	..	..	..		1	..
<i>Non-alcoholic beverages</i>								
Tea-leaf	..	..	..	..	kg.		132	0.12
Ice ..	..	..	..	..	..		6	0.05
Squashes and syrups	..	..	..	..	..		4	0.03
Others ..	..	..	..	..	..		3	..

g.=gram, kg.=kilogram, no.=number, l.=litre  
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The average quantity of cereals and products consumed, on an average by a working class family per month was 68·43 kg. Of this, the major portion (35·87 kg.) was accounted for by wheat and wheat atta. The average size of the family in terms of adult consumption units was 4·12 and hence the quantity of cereals consumed per adult per day worked out to about 0·55 kg. Beside 68·43 kg. of cereals and products, the average family consumed 5·12 kg. of pulses and products, 11·58 l. of milk and 3·37 kg. of milk products, 2·18 kg. of oils and fats, 1·30 kg. of meat, fish and eggs (excluding eggs for which quantity figures in weights were not available), 7·44 kg. of condiments and spices, 13·82 kg. of vegetables and products and 4·37 kg. of sugar, honey, etc. Apart from this there was some consumption of fruits and products but this could not be reduced to weight and of prepared meals, etc., for which quantitative data could not be collected. The above is a broad picture of quantities of food-stuffs consumed on an average by a family of industrial workers in Jaipur.

Among items of pan-supari, tobacco and beverages, an appreciable consumption of pan, bidi and cigarette, hukka tobacco, zarda and tea-leaf was recorded.

## 6·2 *Analysis of nutrition contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Jaipur was attempted on the basis of data presented in table 6·1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age-groups:

1. The calorie requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the group between 5 -14 years at 2,000. The male manual workers were assumed to be moderately active and requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than 3. All women falling in the age group of 15-54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5-14, years 63 g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. protein. Of the women between 15—54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirements of children up to 15 years were assumed to be 1·25 g. per day and pregnant or nursing women were assumed to require 1·75 g. calcium per day. The calcium requirement of the rest was assumed to be 1·00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. while for the rest, it was assumed to be 20 mg. per day.

5. The vitamin B<sub>1</sub> requirement was calculated at 0·5 mg per 1,000 calories.

6. No authentic data on nutrient contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated, while planning low cost menus, that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments it has been assumed that Re. 1.00 worth of meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

The following table gives the nutritive value of the food-stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of the different nutrients.

TABLE 6.2

*The nutritive value of food-stuffs consumed by an average working class family*

Nutrients					Quantity consumed per family per day	Quantity recommen- ded
1					2	3
Calories	..	..	..	..	11,427	11,049
Protein	..	..	..	..	357 g.	291 g.
Fat	..	..	..	..	218 g.	..
Calcium	..	..	..	..	2.7 g.	6.0 g.
Iron	..	..	..	..	186 mg.	109 mg.
Vitamin A	..	..	..	..	10,967 i.u.	18,025 i.u.
Vitamin B <sub>1</sub>	..	..	..	..	8.0 mg.	5.5 mg.
Vitamin C	..	..	..	..	196 mg.	258 mg.
Nicotinic acid	..	..	..	..	70 mg.	..
Riboflavin	..	..	..	..	4.6 mg.	..

From the above it would appear that while the over-all nutritive value of the diet was fair, there was room for improvement. Increased intake of green vegetables, fruits and intake of at least skimmed milk specially by the children, pregnant or nursing women would help to overcome the deficiencies in respect of calcium, vitamin A and vitamin C.

g.=gram, mg.=milligram, i.u.=international unit.

## CHAPTER 7

### BUDGETARY POSITION

#### 7.1 *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and amount spent to increase assets or decrease liabilities and receipts include money income (and imputed money value of items consumed without money outlay) and funds which are obtained through decreasing assets or increasing liabilities. Theoretically the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants etc., come into play in the process of collection of data. Then in the present survey the value of consumption of articles of food, drink, tobacco and fuel and light were taken on the disbursement side and not the purchase value. Net income from "family members enterprise account" could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data. Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1

*Average receipts, disbursements and balancing difference by family income classes*

Monthly family income class (Rs.)		Percentage of families to total	Average receipts per family per month (Rs.)	Average dis- bursements per family per month (Rs.)	Net balancing difference (+) or (—) (Rs.)
1		2	3	4	5
Less than 30 ..	..	..	..	..	..
30 to less than 60 ..	..	12.20	77.36	78.86	—1.50
60 to less than 90 ..	..	35.64	142.96	138.61	+4.35
90 to less than 120 ..	..	22.69	147.56	148.80	—1.24
120 to less than 150 ..	..	14.07	208.25	207.75	+0.50
150 to less than 210 ..	..	11.07	229.54	226.74	+2.80
210 and above ..	..	4.33	297.34	295.48	+1.86
Total	..	100.00	161.45	159.73	+1.72

Taking all income classes, the net balancing difference was Rs. 1.72 or 1.07 per cent. of the total receipts. Except for the income classes, 'Rs. 30 to less than Rs. 60' and 'Rs. 90 to less than Rs. 120', the net balancing difference was positive, i.e., receipts were more than disbursements.

### 7.2 Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living i.e., the budgetary position of the families. The term "current money income" has been taken to include income from paid employment, self-employment and other income such as that from rent from land and houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while "money expenditure for current living" has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measure the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surplus. Such data are presented in table 7.2.

TABLE 7.2  
*Budgetary position by family income classes*

Item	<30	Monthly family income class (Rs.)						All
		30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
Average monthly income per family (Rs.)	..	51.30	73.73	102.33	132.52	174.34	270.85	105.42
Average monthly expenditure per family (Rs.).	..	75.02	107.75	134.51	182.07	190.68	247.24	135.36
<i>Monthly balance</i>								
Percentage of families recording surplus* to total families.	..	3.77	6.23	6.59	5.30	4.02	2.73	28.64
Percentage of families recording deficit to total families.	..	8.43	29.41	16.10	8.77	7.05	1.60	71.36
Average surplus(+) or deficit (—) per family (Rs.).	..	—23.72	—34.02	—32.18	—49.55	—16.34	+23.61	—29.94

Of the total families surveyed, 71.36 per cent. had deficit budgets while the remaining 28.64 per cent. had balanced or surplus budgets. The proportion of families having surplus balances varied from 17.5 per cent. in the income class, Rs. 60 to less than Rs. 90' to 63.1 per cent. in the highest income class.

\* Zero balance is considered as surplus.



### 7.3 Budgetary position by family composition

Table 7.3 gives the budgetary position of the families by certain family types in terms of the number of adults and children in the family.

**TABLE 7.3**  
*Budgetary position by family composition*

(In Rupees)

Item	Family composition (in terms of adults/children)											
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All	
1	2	3	4	5	6	7	8	9	10	11	12	
Percentage of fami- lies recording surplus * to total families	5.47	0.46	1.96	1.47	0.92	3.70	..	1.66	3.78	9.22	28.64	
Percentage of fami- lies recording de- ficit to total families	..	7.00	..	3.04	5.36	7.55	7.37	0.60	1.79	15.52	23.13	71.36
Average amount: surplus (+) or deficit (—) (Rs.) per family over all families together	..	(—)	(+)	(—)	(—)	(—)	(—)	(—)	(—)	(—)	(—)	(—)
		4.15	11.37	24.36	16.92	75.82	23.37	15.34	14.28	30.48	36.64	29.94

Taking the surplus or deficit position of all families, all the families excepting families consisting of 1 adult and children (one or more) had, on an average, deficit budgets only. The deficit was comparatively less in the case of single member-families and more in case of families having 2 adults and 2 children.

Zero balance is considered as surplus.

## **PART II (LEVEL OF LIVING)**

### **CHAPTER 8**

#### **LEVEL OF LIVING**

##### *8.1 Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g., income and expenditure of working class families (as defined for the purpose of this survey) in Jaipur. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses in a large measure, a state of mind as a result of participation in non-material aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual composition of the items being consumed will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care—desires for particular types of food, drink, housing, clothing, etc.; for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These non-material aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of the concept for the working class population in India. This was a first attempt of its kind in this country and hence it was made on a limited scale. The information on the additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living covered were : —

- (a) Sickness;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness;
- (g) Savings and assets and inventory of a few durable articles.

### 8.2 Scope of Schedule 'B'

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness', information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security', details were collected about the extent to which the workers were in a position to enjoy their rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before inserting them in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error *e.g.*, Investigator and informant bias arising out of interview and response is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and conditions of work-places, welfare amenities provided to workers and awareness of provisions of Labour Laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data, being based on a relatively small sample (60 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, *i.e.*, distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

## CHAPTER 9

### EDUCATIONAL INTERESTS

#### 9.1 General education

Data were collected on educational interests of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1

*Distribution of persons (aged 5 years and above) by income and educational standard*

Item	Monthly family income class (Rs.)				All
	<60	60	<120	120 and above	
1	2	3	4	5	
Actual number of persons in sampled families (aged 5 years and above) ..	24	127	127		278
Percentage to total ..	8.64	45.68	45.68		100.00
<i>(A) All Persons</i>					
Percentage receiving education	20.83	22.05	23.62		22.66
Percentage not receiving education .. ..	79.17	77.95	76.38		77.34
Total ..	100.00	100.00	100.00		100.00
<i>(B) Children</i>					
Percentage receiving education	42.86	56.41	72.22		62.20
Percentage not receiving education .. ..	57.14	43.59	27.78		37.80
Total ..	100.00	100.00	100.00		100.00
<i>All persons receiving education</i>					
Percentage receiving education in primary schools ..	..	32.14	56.67		41.27
Percentage receiving education in secondary schools ..	40.00	35.72	13.33		25.40
Percentage receiving education in other educational institutions .. ..	60.00	32.14	30.00		33.33
Total ..	100.00	100.00	100.00		100.00

TABLE 9.2

*Percentage distribution of persons—children and others—not receiving education by reasons and family income*

Reasons for not receiving education	Monthly family income class (Rs.)								
	<60		60<120		120 and above		All		
	Children	Others	Children	Others	Children	Others	Children	Others	
	1	2	3	4	5	6	7	8	9
Not reporting ..	..	..	..	6.10	30.00	1.14	9.68	3.26	
Financial difficulties ..	..	46.67	58.82	45.12	20.00	48.28	38.71	46.74	
Lack of facilities ..	..	53.33	17.65	36.58	..	37.94	9.68	38.59	
Domestic difficulties ..	..	..	..	3.66	20.00	6.90	6.45	4.89	
Attending to family enterprise.	..	..	..	1.22	..	1.14	..	1.09	
Lack of interest ..	..	..	..	1.22	..	..	..	0.54	
Others ..	..	100.00	..	23.53	6.10	30.00	4.60	35.48	4.89
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Of all the family members aged 5 years and above, about 23 per cent. were receiving education and the rest were not receiving education. The proportion of the members receiving education was comparatively large in the higher income classes. The percentage of children of 5 to 14 years of age receiving education was 62 which showed that the families were keen on educating their children. Of the total members receiving education, 41 per cent. were studying in primary schools, 25 per cent. in secondary schools and the rest were receiving education through other institutions *e.g.*, colleges, universities, technical institutions, literary centres, etc. The main reasons for children not receiving education were reported to be financial difficulties, lack of facilities and domestic difficulties while for adult members the main reasons were reported to be financial difficulties and lack of facilities.

## CHAPTER 10

### SICKNESS AND TREATMENT

#### 10.1 *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families, were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, *e.g.*, headache, were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and sources from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and the date of termination of the sickness during the reference period only were taken into consideration.

The broad types of sickness, *e.g.*, digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, *i.e.*, whether work was stopped or not.

#### 10.2 *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment, and source of assistance. In all, there were 25 cases of sickness reported among 333 members of the sampled families. Information on consequences of sickness was collected only for the gainfully occupied members of families.

TABLE 10.1

*Distribution of cases of sickness by type, duration, type of treatment, source of assistance received and consequences*

(a) <i>Type of sickness</i>			Percent- age of cases	(b) <i>Duration (during the reference period)</i>			Percent- age of cases
Dysentery, diarrhoea and stomach				Below 7 days	..	..	20.00
trouble .. ..	..	..	16.00	7 days to below 15 days	..	..	16.00
Fever .. ..	..	..	36.00	15 days to below 30 days	..	..	20.00
Respiratory diseases ..	..	..	4.00	30 days to below 60 days	..	..	20.00
Cough and cold .. ..	..	..	8.00	60 days .. ..	..	..	24.00
Other diseases .. ..	..	..	36.00				
Total	..	..	100.00	Total	..	..	100.00

TABLE 10·1—*contd.*

(c) <i>Type of treatment</i>			Percent- age of cases	(d) <i>Source of assistance received</i>			Percent- age of cases
Self-treatment	..	..	12·00	Not reporting	..	..	4·00
Ayurvedic treatment	..	..	28·00	No assistance received	..	..	92·00
Allopathic treatment	..	..	60·00	Employers	..	..	..
				Others	..	..	4·00
Total			.. 100·00	Total			.. 100·00

(e) <i>Consequence (for gainfully occupied members of families)</i>							Percent- age of cases
Not reporting	..	..	..	..	..	..	..
Work and normal diet stopped	..	..	..	..	..	..	..
Only work stopped	..	..	..	..	..	..	100·00
Only normal diet stopped	..	..	..	..	..	..	..
None stopped	..	..	..	..	..	..	..
Total							.. 100·00

Fever was the main sickness reported. The distribution of cases by duration of sickness showed that in 36 per cent of the cases, sickness lasted for less than 15 days. In 60 per cent. of the cases of sickness, allopathic treatment was taken. In 12 per cent. of the cases there was self-treatment. In 92 per cent. of the cases no financial assistance for treatment was received. Taking the cases of sickness among the gainfully occupied members of the families, in cent. per cent. of the cases the sickness resulted in stoppage of work. The average duration of such stoppage was about 6 days.

## CHAPTER 11

### HOUSING CONDITIONS

#### 11.1 *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

#### 11.2 *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

*Distribution of families by general characteristics of the building in which dwellings were located*

(a) <i>Type of Building</i>			Percent- age of families	(b) <i>Ownership or type of landlord</i>			Percent- age of families
Chawls/bustees	..	..	28.33	Not reporting	..	..	1.67
Flats	..	..	6.67	Employers	..	..	6.67
Independent buildings	..	..	53.33	Self	..	..	45.03
Others	..	..	11.67	Private	..	..	45.00
				Public bodies	..	..	1.66
Total			.. 100.00	Total			.. 100.00
(c) <i>Type of structure</i>				(d) <i>Condition of repairs</i>			
Permanent kutcha	..	..	43.33	Good	..	..	35.00
Permanent pucca	..	..	43.33	Moderately good	..	..	50.00
Temporary kutcha	..	..	6.67	Bad	..	..	15.00
Temporary pucca	..	..	5.00				
Others	..	..	1.67				
Total			.. 100.00	Total			.. 100.00
(e) <i>Sewage arrangements</i>				(f) <i>Ventilation arrangements</i>			
Satisfactory	..	..	40.00	Not reporting	..	..	1.67
Moderately satisfactory	..	..	38.33	Good	..	..	38.33
Unsatisfactory	..	..	21.67	Bad	..	..	30.00
				Tolerable	..	..	30.00
Total			.. 100.00	Total			.. 100.00

About 28 per cent. of the sampled families were living in chawls/bustees, about 7 per cent. in flats, about 53 per cent. in independent buildings and the rest had other modes of accommodation. Some 45 per cent of the families were living in private buildings and an equal percentage of families in self-owned buildings. About 7 per cent. of families were living in buildings provided by the employers and about 2 per cent. in those provided by public bodies.



The structure of the building was pucca, i.e., with walls built of cement, bricks, concrete or stone, in about 48 per cent. of the cases and in about 50 per cent. of the cases, families were living in kutchha buildings.

### 11.3 Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2  
*Distribution of dwellings by various characteristics*

(a) Number of living rooms in dwelling			Percent- age of dwellings	(b) Lighting type			Percent- age of dwellings
One	..	..	41.67	Not reporting	..	..	3.33
Two	..	..	30.00	Electricity	..	..	18.33
Three	..	..	15.00	Kerosene	..	..	78.34
More than three	..	..	13.33				
Total			.. 100.00	Total			.. 100.00
(c) Provision of kitchen				(d) Number of stores			
Kitchen provided	..	..	50.00	No store	..	..	88.33
Where not provided using				One	..	..	11.67
(i) Room in common use with other families	..	..	5.00				
(ii) Part of living room	..	..	30.00				
(iii) Covered or uncovered verandah	..	..	6.66				
(iv) No specific part of the house	..	..	1.67				
(v) No information	..	..	6.67				
(vi) Not reporting	..	..	..				
Total			.. 100.00	Total			.. 100.00
(e) Provision of bathroom				(f) Provision of covered verandah			
No bath provided	..	..	86.67	Provided	..	..	43.33
Where provided:				Not provided	..	..	56.67
(i) In individual use	..	..	6.67				
(ii) In common use	..	..	6.66				
Total			.. 100.00	Total			.. 100.00
(g) Source of water supply				(h) Provision of latrine			
Tap provided:				No latrine	..	..	45.00
(i) Not known	..	..	1.67	In individual use	..	..	13.33
(ii) In dwelling	..	..	6.67	In common use with other families	..	..	41.67
(iii) Outside dwelling	..	..	76.66				
Well (with or without hand pump)	..	..	10.00				
Tanks and ponds	..	..	5.00				
Total			.. 100.00	Total			.. 100.00
(i) Type of latrine							
Not reporting	..	..	8.00				
Manually cleaned	..	..	92.00				
Total			.. 100.00				

From the above it would be seen that a majority of the dwellings were having at least one living room. In a majority of dwellings there were arrangements for tap water supply though outside the dwelling and common latrines which were being cleaned manually.

#### 11.4 *Distance of dwellings from important places*

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in near-by places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.

TABLE 11.3

*Distribution of families visiting important places by distance of the places from their dwellings*

Particulars of places, etc.	Percent- age of families not reporting	Percent- age of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work-place of the main earner .. ..	1.67	..	21.67	15.00	61.66	100.00
Primary school .. ..	..	6.67	56.67	23.33	13.33	100.00
Medical aid centre .. ..	6.67	20.00	23.33	20.00	30.00	100.00
Hospital .. ..	1.67	1.66	6.67	18.33	71.67	100.00
Play-ground for children	6.67	73.33	10.00	3.33	6.67	100.00
Cinema house .. ..	3.33	8.33	36.67	15.00	36.67	100.00
Shopping centre-grocery	1.67	1.67	50.00	23.33	23.33	100.00
Shopping centre-vegetables	1.67	..	55.00	28.33	15.00	100.00
Employment exchange ..	11.67	11.66	1.67	20.00	55.00	100.00
Railway Station .. ..	13.33	8.33	15.00	6.67	56.67	100.00
Bus stop .. ..	10.00	15.00	40.00	18.33	16.67	100.00
Post office .. ..	1.67	..	55.00	18.33	25.00	100.00

In about 22 per cent. of the cases, work-places of the main earners were at a distance of less than 1 mile from their dwellings. Other important places of visit by workers or their families such as primary school, cinema, bus stop, post office and shopping centres were at a distance of less than 1 mile in a majority of reporting cases. Among the families who had to visit hospitals and medical aid centres, a majority were located at a distance of 2 miles and above. Railway station in a majority of cases was at a distance of 2 miles and above.

## CHAPTER 12

### EMPLOYMENT, WORKING AND SERVICE CONDITIONS

#### 12.1 *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

#### 12.2 *Employment pattern*

Table 12.1 shows the employment pattern of the employee members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

TABLE 12.1

*Distribution of man-weeks by employment status*

Employment particulars	Percentage of man-weeks worked			
	Not reporting	Permanent employees	Other employees	All
1	2	3	4	5
(a) <i>Paid employment</i>				
(i) In factories .. ..	100.00	94.54	91.36	93.39
(ii) In other establishments .. ..	..	..	0.13	0.05
(b) <i>Self-employment</i> .. ..	..	..	..	..
(c) <i>In employment but not at work</i> .. ..	..	5.46	3.98	4.82
(d) <i>Not in employment</i>				
(i) Seeking work .. ..	..	..	1.03	0.40
(ii) Not available for work .. ..	..	..	3.50	1.34
Total ..	100.00	100.00	100.00	100.00
Number of employees ..	1	44	28	73

There was a clear difference in the pattern for permanent and other employees. In the case of the former, the percentage of man-weeks "Not in employment" was nil but not so in the case of the latter, who had a lesser quantum of paid employment.

### 12.3 Condition of work-places

Table 12.2 gives the opinion of the employee-members of sampled families (excluding those who were on out-door duties) classified by industry groups, about the condition of work-places.

TABLE 12.2

*Percentage distribution of employee members according to opinion expressed on condition of work-places by industry groups*

Condition of work-place	Industry-groups				
	Transport equipment	Miscellaneous manufacturing industries	Generation and transmission of electrical energy	Rest	All
1	2	3	4	5	6
<i>Temperature, humidity and ventilation</i>					
Uncomfortable .. ..	18.18	16.67	29.17	8.75	21.92
Tolerable or comfortable .. ..	81.82	83.33	70.83	91.25	78.08
Total .. ..	100.00	100.00	100.00	100.00	100.00
<i>Illumination</i> .. ..					
Too dark .. ..	..	..	4.17	..	1.37
Too bright .. ..	9.09	66.67	20.83	9.38	17.81
Tolerable or good .. ..	91.91	33.33	75.00	87.50	79.45
No particular comment .. ..	..	..	..	3.12	1.37
Total .. ..	100.00	100.00	100.00	100.00	100.00
<i>Cleanliness</i>					
Dirty .. ..	..	..	4.17	9.38	5.48
Fair or good .. ..	100.00	100.00	91.67	90.62	93.15
No particular comment .. ..	..	..	4.16	..	1.37
Total .. ..	100.00	100.00	100.00	100.00	100.00
<i>Sitting and standing arrangements</i>					
Uncomfortable .. ..	..	50.00	41.67	28.12	30.14
Comfortable .. ..	63.64	50.00	54.17	65.63	60.28
No particular comment .. ..	36.36	..	4.16	6.25	9.58
Total .. ..	100.00	100.00	100.00	100.00	100.00
Total number of employees .. ..	11	6	24	32	73

### 12.4 Amenities provided

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

*Percentage distribution of employee-members according to opinion expressed on amenities provided*

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Unsatisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrines and urinals	..	1.37	98.63	100.00	38.89	58.33	2.78	100.00
Bath ..	..	42.46	57.54	100.00	19.05	76.19	4.76	100.00
Wash places ..	..	8.22	91.78	100.00	13.43	82.09	4.48	100.00
Drinking water ..	..	2.74	97.26	100.00	8.45	91.55	..	100.00
Rest-shelter ..	..	91.78	8.22	100.00	16.67	50.00	33.33	100.00
Canteen ..	..	26.03	73.97	100.00	33.33	51.85	14.82	100.00
Reading or recreation	..	97.26	2.74	100.00	100.00	..	..	100.00
Co-operative stores and grain shops ..	..	72.60	27.40	100.00	5.00	90.00	5.00	100.00
Technical training ..	..	100.00	..	100.00	..	..	..	..
Medical facilities arranged by employers	1.37	27.40	71.23	100.00	25.00	67.31	7.69	100.00
Medical facilities arranged by E.S.I.	9.59	63.02	27.39	100.00	10.00	90.00	..	100.00

### 12.5 Statutory rights and benefits

Table 12.4 gives the data collected on awareness of important provisions of Labour Laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

*Distribution of employee-members by rights and benefits under Labour Laws and awareness thereof*

Rights and benefits	Not reporting	Percentage of employee-members by awareness			Total
		Fully aware	Partially aware	Not aware	
1	2	3	4	5	6
<i>Factories Act</i>					
Maximum daily hours of work at normal wages ..	..	83.56	13.70	2.74	100.00
Rate of over-time wages ..	..	71.23	20.55	8.22	100.00
Entitlement to leave with wages ..	..	49.32	31.51	19.17	100.00
Rate of leave with wages ..	..	54.79	23.29	21.92	100.00

TABLE 12.4—*contd.*

1	2	3	4	5	6
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals	..	68.49	23.29	8.22	100.00
Maximum interval at which wages can be paid .. ..	..	56.17	27.40	16.43	100.00
Imposition of fines, deduction from wages .. ..	..	45.22	30.14	24.64	100.00
Procedure for complaints ..	..	42.47	23.29	34.24	100.00
<i>Employees' State Insurance Act and Scheme</i>					
Benefit for sickness .. ..	..	28.58	61.90	9.52	100.00
Benefit for temporary disablement ..	..	19.05	61.90	19.05	100.00
Dependant's benefit in case of death ..	..	33.33	38.10	28.57	100.00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement .. ..	..	38.30	42.55	19.15	100.00
Compensation for death due to work accident .. ..	..	27.66	42.55	29.79	100.00
Procedure for complaints ..	..	25.53	34.04	40.43	100.00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedures for recruitment, discharge, disciplinary action, etc. .. ..	..	45.16	33.87	20.97	100.00
Approval of procedure ..	..	25.81	32.25	41.94	100.00
Intimation of procedures to the workers ..	..	29.03	29.03	41.94	100.00
<i>Industrial Disputes Act</i>					
Lay-off compensation .. ..	..	37.10	33.87	29.03	100.00
Rate of lay-off compensation ..	..	19.36	40.32	40.32	100.00
Notice of retrenchment ..	..	41.94	29.03	29.03	100.00
Retrenchment compensation ..	..	41.94	22.58	35.48	100.00
<i>Employees' Provident Funds Act and Scheme</i>					
Contribution by employer ..	2.50	82.50	12.50	2.50	100.00
Period after which the employer's contribution becomes payable ..	..	47.50	27.50	25.00	100.00
Accumulation of interest ..	..	60.00	15.00	25.00	100.00

## 12.6 Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of the workers which stood for achievement of the workers' economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

*Distribution of employee-members according to membership of trade unions and other details*

Item							Percentage of employee-members
1							2
<i>Membership</i>							
Not reporting	..	..	..	..	..	..	12.33
No union	..	..	..	..	..	..	20.54
If Union existing							
(a) Member	..	..	..	..	..	..	42.47
(b) Not a member		..	..	..	..	..	24.66
Total							100.00
<i>Subscription paid</i>							
Not reporting or no subscription		..	..	..	..	..	..
Paying regularly	..	..	..	..	..	..	100.00
Not paying regularly	..	..	..	..	..	..	..
Total							100.00
<i>Rate of subscription per month</i>							
Not reporting	..	..	..	..	..	..	..
Less than Re. 0.25	..	..	..	..	..	..	..
Re. 0.25 to less than Re. 0.50	..	..	..	..	..	..	93.55
Re. 0.50 and above	..	..	..	..	..	..	6.45
Total							100.00

Of the total employee-members, about 42 per cent. stated to be the members of trade unions. All of them were paying their subscription regularly. The most common rate of subscription was between Re. 0.25 and less than Re. 0.50 per month.

### 12.7 Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he/she was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the period of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12.6  
*Percentage distribution of employee-members by industries and length of service*

Length of service	Industry—groups				All
	Transport equipment	Miscellaneous manufacturing industries	Generation and transmission of electrical energy	Rest	
1	2	3	4	5	6
Less than 1 year ..	9.09	..	4.17	6.25	5.48
1 year to less than 5 years	45.45	33.33	12.50	40.62	31.51
5 years to less than 10 years ..	9.10	33.33	41.67	25.00	28.77
10 years to less than 20 years ..	36.36	33.34	33.33	25.00	30.14
20 years and above ..	..	..	8.33	3.13	4.10
Total ..	100.00	100.00	100.00	100.00	100.00
Number of employees ..	11	6	24	32	73

By and large, the employee-members of the sampled families constituted a stable labour force.

#### 12.8 Service conditions

In regard to service conditions, information was obtained on shift-working, rest-interval, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of worker-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12.7 gives the relevant data collected on service conditions.

TABLE 12.7

*Percentage distribution of employee-members by industries and service conditions*

Service conditions	Industry—groups				All
	Transport equipment	Miscellaneous manufacturing industries	Generation and transmission of electrical energy	Rest	
1	2	3	4	5	6
<i>Shift-working</i>					
Not reporting ..	..	..	4.17	..	1.37
Day ..	100.00	..	41.67	71.87	60.28
Night ..	..	..	4.17	..	1.36
Evening ..	..	..	4.16	..	1.37
Rotation ..	..	100.00	45.83	28.13	35.62
Total ..	100.00	100.00	100.00	100.00	100.00



TABLE 12·7—contd.

1	2	3	4	5	6
<i>Daily rest-interval</i>					
Not reporting ..	..	..	..	3·12	1·37
No rest-interval ..	..	..	87·50	21·88	38·36
Half-hour or less ..	..	83·33	4·17	43·75	27·39
More than half-hour ..	100·00	16·67	8·33	31·25	32·88
Total ..	100·00	100·00	100·00	100·00	100·00
<i>Pay-period</i>					
Not reporting ..	..	..	4·17	..	1·37
Weekly ..	..	..	..	18·75	8·22
Fortnightly ..	..	..	..	..	..
Monthly ..	100·00	100·00	95·83	81·25	90·41
Others ..	..	..	..	..	..
Total ..	100·00	100·00	100·00	100·00	100·00
<i>Days of paid earned leave enjoyed</i>					
Not reporting ..	..	..	4·17	3·12	2·74
0 day ..	72·73	66·67	45·83	53·12	54·80
1 to 10 days ..	..	33·33	4·17	15·64	10·96
11 to 15 days ..	..	..	20·83	15·62	13·70
16 days and above ..	27·27	..	25·00	12·50	17·80
Total ..	100·00	100·00	100·00	100·00	100·00

Roughly 60 per cent. of the worker-members were working in day shifts, 36 per cent. in shifts by rotation, 1 per cent. in night shifts and 1 per cent. in evening shifts, i.e., from about 4 P.M. to 12 P.M. covering a good part of the night. In regard to daily rest-intervals, about 27 per cent. of worker-members were enjoying daily rest-interval of half-an-hour or less and 33 per cent. of them enjoyed rest-interval of more than half-an-hour. As regards pay-period about 90 per cent. of the worker-members were being paid monthly and about 8 per cent. of them were being paid weekly. Data on paid earned leave enjoyed by the worker-members during the calendar year preceding the date of survey showed that about 55 per cent. of them enjoyed no leave, about 11 per cent. enjoyed between 1 and 10 days, about 14 per cent. between 11 days and 15 days and over 17 per cent. for 16 days and above. In this connection it has to be borne in mind that some of the worker-members were in employment for a part of the reference year only and the data related to paid leave actually availed of.

#### 12·9 Social security benefits

Data were also collected on social security benefits, e.g., under the Provident Fund and the Employees' State Insurance Schemes, enjoyed by the employee-members as on the date of survey. These data are presented in table 12·8.

TABLE 12·8  
*Distribution of employees by social security benefits*

Schemes								Percentage of employees
1								2
<i>Provident Fund Scheme</i>								
Not reporting	..	..	..	..	..	..	..	1·37
No arrangement	..	..	..	..	..	..	..	45·21
If arrangement :								
(A) Contributing	..	..	..	..	..	..	..	45·20
(B) <i>Not contributing</i>								
(a) Not interested	..	..	..	..	..	..	..	1·37
(b) Not eligible	..	..	..	..	..	..	..	6·85
Total								100·00
<i>Employees' State Insurance Scheme</i>								
No arrangement	..	..	..	..	..	..	..	71·23
If arrangement :								
(A) Contributing	..	..	..	..	..	..	..	27·40
(B) Not contributing	..	..	..	..	..	..	..	1·37
Total								100·00

Of the total of 73 employee-members, about 45 per cent. were contributing to Provident Fund account either under the Employees' Provident Funds Act or under voluntary Provident Fund Schemes maintained by the employers. Out of about 8 per cent. of employee-members who were not contributing, a majority of them were not eligible and the rest were not interested. In about 45 per cent. cases there was no arrangement for Provident Fund. Roughly 29 per cent. of the employee-members were covered by the Employees' State Insurance Scheme which provided sickness, work-injury and maternity benefits.

Apart from the Provident Fund and the Employees' State Insurance Schemes, information on other social security benefits voluntarily given by the employers such as gratuity, etc., was also collected. Seven employees out of a total of 73 reported provision of a system of gratuity and eight employees reported provision of pension in the establishments where they were employed.

## CHAPTER 13

### SAVINGS, ASSETS AND INDEBTEDNESS

#### 13.1 Introductory

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on ‘family account’ and on ‘enterprise and other purposes account’—as on the date of the survey. Only the family’s share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

#### 13.2 Components of savings

Relevant data on ‘Savings’ and ‘Assets’ are presented in table 13.1.

TABLE 13.1

*Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/assets	Monthly family income class (Rs.)			
	<60	60<120	120 and above	All
1	2	3	4	5
Savings .. ..	50.25	249.09	800.75	406.47
Assets .. ..	1,578.75	1,316.25	1,339.75	1,359.08
Total ..	1,629.00	1,565.34	2,140.50	1,765.55

#### B. Percentage distribution of savings and assets by form and income classes

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60<120	120 and above	All
1	2	3	4	5
<i>(i) Savings</i>				
<i>(a) On family account</i>				
Life insurance premium paid .. ..	..	3.88	5.40	4.02
Provident Fund-contribution .. ..	1.53	3.55	16.77	8.64
Provident Fund-employer's contribution .. ..	1.53	3.36	14.90	7.80
Savings (bank, postal and cash in hand) ..	0.02	5.12	0.34	2.56
Total ..	3.08	15.91	37.41	23.02

TABLE 13.1—contd.

1	2	3	4	5
(b) On enterprise and other purposes account ..	..	..	..	..
(ii) Assets				
(a) On family account				
Land .. ..	11.51	9.58	3.74	7.46
Building .. ..	71.37	51.16	44.84	51.09
Jewellery and ornaments	13.85	16.98	13.26	15.09
Others .. ..	0.19	6.37	0.75	3.34
Total ..	96.92	84.09	62.59	76.98
(b) On enterprise and other purposes account ..		..	..	..
Grand total ..	100.00	100.00	100.00	100.00
Total number of families ..	8	32	20	60

All the sampled families except one reported savings and assets on the date of the survey. The amount of savings per reporting family worked out to Rs. 406 and of assets per reporting family to Rs. 1,359 giving a total of Rs. 1,765. Thus, savings formed about 23 per cent. and assets about 77 per cent. of the total amount of both savings and assets held by the reporting families. Both savings and assets were held on 'family account'.

### 13.3 *Extent of savings and assets*

Table 13.2 gives frequency distribution of families according to total amount of savings and assets (held on the date of survey) by income classes.

TABLE 13.2

*Percentage distribution of families by total amount of savings and assets and income classes*

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60<120	120 and above	All
1	2	3	4	5
No savings and assets ..	..	3.12	..	1.67
Less than Rs. 200 .. ..	25.00	15.63	10.00	15.00
Rs. 200 to below Rs. 500	12.50	15.63	5.00	11.67
Rs. 500 to below Rs. 1,500	37.50	31.25	35.00	33.32
Rs. 1,500 to below Rs. 2,500	..	15.63	30.00	18.33
Rs. 2,500 to below Rs. 3,500	12.50	3.12	10.00	6.67
Rs. 3,500 to below Rs. 4,500	..	3.12	..	1.67
Rs. 4,500 and above ..	12.50	12.50	10.00	11.67
Total ..	100.00	100.00	100.00	100.00

About 2 per cent. of the families had no savings and assets. Roughly 33 per cent. of the families reported savings and assets of Rs. 500 to below Rs. 1,500.

### 13.4 Possession of durable articles and live-stock

In addition to savings and assets, data were also collected on certain selected durable articles. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles. Table 13.3 shows the names and number of durable articles and live-stock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

*Number of families possessing selected durable articles and live-stock, number of articles etc., possessed*

Durable articles and live-stock	Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc. possessed	Average number per family of reporting families
1	2	3	4	5
Table .. ..	7	11.67	8	1.14
Chair .. ..	10	16.67	25	2.50
Sewing-machine .. ..	2	3.33	2	1.00
Clock, time-piece .. ..	8	13.33	8	1.00
Cot .. ..	55	91.67	207	3.76
Chouki .. ..	10	16.67	23	2.30
Tabla, dholak, .. ..	1	1.67	2	2.00
Stringed instrument .. ..	1	1.67	1	1.00
Fountain pen .. ..	33	55.00	66	2.00
Wrist Watch .. ..	17	28.33	18	1.21
Bicycle .. ..	32	53.33	36	1.13
Cow, buffalo .. ..	19	31.67	41	2.16
Radio .. ..	3	5.00	3	1.00
Harmonium .. ..	1	1.67	1	1.00

It would appear from the above table that the possession of somewhat costly durable articles such, as bicycle, wrist watch, clock, time-piece, sewing-machine, etc. was not very uncommon among the working class families surveyed.

### 13.5 Extent of indebtedness

Table 13.4 gives the percentage distribution of families by amount of debt and income classes.

TABLE 13.4

*Percentage distribution of families by amount of debt and income classes*

Amount of debt	Monthly famil income class (Rs.)			
	<60	60<120	120 and above	All
1	2	3	4	5
Less than Rs. 50 .. ..	..	5.00	..	2.56
Rs. 50 to less than Rs. 100 ..	..	..	..	..
Rs. 100 to less than Rs. 150 ..	..	..	..	..
Rs. 150 to less than Rs. 250	20.00	10.00	7.14	10.26
Rs. 250 to less than Rs. 500	40.00	20.00	21.43	23.08
Rs. 500 to less than Rs. 1,000	..	35.00	7.14	20.51
Rs. 1,000 to less than Rs. 2,000	..	10.00	64.29	28.21
Rs. 2,000 and above ..	40.00	20.00	..	15.38
Total ..	100.00	100.00	100.00	100.00
Total number of families reporting debt .. ..	5	20	14	39

Taking all families together, about 3 per cent. of the families reported debt of less than Rs. 50, 33 per cent of Rs. 150 to less than Rs. 500, 49 per cent. of Rs. 500 to less than Rs. 2,000 and the rest of Rs. 2,000 and above.

### 13.6 Purpose of loans

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

*Distribution of families, loans, and amount of loans by purpose*

Purpose of loans	Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1	2	3	4
<b>(A) On family account</b>			
Marriage .. ..	58.98	48.21	64.58
Child birth .. ..	10.26	10.71	3.38
Sickness .. ..	7.69	12.50	6.78
Education .. ..	..	1.79	0.56
Unemployment or lay-off .. ..	2.56	1.79	0.45
Current deficit .. ..	10.26	7.14	3.88
Inherited debt .. ..	2.56	5.36	1.60
Others .. ..	5.13	3.57	17.60
Total ..	97.44	91.07	98.83
<b>(B) On enterprise and other purposes account</b>			
Building .. ..	2.56	1.79	0.15
Others .. ..	..	7.14	1.02
Total ..	2.56	8.93	1.17
Grand total ..	100.00	100.00	100.00
Absolute totals .. ..	39	56	44,323 (Rs.)

Out of the total of 60 sampled families, 39 or about 65 per cent. reported debt on the date of survey. Out of the families reporting debt, about 97 per cent. had taken loans on 'family account' and the rest on 'enterprise and other purposes account'.

### 13.7 Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

*Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment*

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loans)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loans
1	2	3	4	5	6	7	8
Provident Fund	..	No security ..	89.28	No interest ..	7.14	Not reporting	5.36
Co-operative society ..	8.93	Land ..	..	Less than 6%	58.93	Weekly	..
Employer	3.57	Ornaments and	5.36	6% to less than	16.07	Monthly	60.71
Money lender	76.78	jewellery	5.36	12½%	12.50	Half-yearly	16.07
		Others	5.36	12½% to less than	5.36	Yearly	5.36
				than 25%	..		
Friends and relatives	8.93			25% to less than	..	Others	12.50
				50%	..		
Others	1.79			50% and above	..		
Total	.. 100.00		100.00		100.00		100.00

The largest proportion (76.8 per cent.) of loans were taken from money lenders. About 89 per cent. of total loans were taken against no security. Roughly 7 per cent. of loans were taken without interest. Interest at the rate of less than 6 per cent. was paid in the case of about 59 per cent. of the loans. Interest at the rate between 6 per cent. and less than 12½ per cent. was paid in the case of about 16 per cent. of loans. Roughly 61 per cent. of loans were to be repaid in monthly instalments.

## CHAPTER 14

### SOME IMPORTANT FINDINGS

#### 14.1 *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out to about 5 thousands. Of the total families 12.47 per cent. consisted of single-member, 12.89 per cent. of two to three members, 30.22 per cent. of four to five members, 27.07 per cent. of six to seven members and the remaining 17.35 per cent. consisted of more than 7 members. By family type, 42.26 per cent. consisted of husband, wife, children and other members. Others in order were those consisting of husband, wife and children (26.64 per cent); unmarried earner and husband or wife (12.47 per cent); husband and wife (4.45 per cent.); unmarried earner and other members (2.02 per cent.); and rest (12.16 per cent.).

The average size of the family was 5.13 persons. Of these 1.22 were earners, 0.08 earning dependants and 3.83 non-earning dependants. Of the earners, 1.19 were adult males, 0.02 adult female and 0.01 children. About 77 per cent. of the families had only one income recipient. On an average, a family had 3.85 dependants living with it and 0.35 dependants living elsewhere.

The average monthly income worked out to Rs. 105.42 per family and Rs. 20.45 per capita. The largest number of families (35.64 per cent. of the total) came within the income class, 'Rs. 60 to less than Rs. 90'. The families with an income of 'Rs. 210 and above' per month formed 4 per cent. of the total. Broadly, the income of large-sized families was higher.

Of the average monthly income of Rs. 105.42 per family, income from paid-employment accounted for Rs. 92.28 or 87.54 per cent., income from self-employment for Rs. 5.62 or 5.33 per cent., and income from 'other sources' such as rent from land, house, pension, cash assistance, gifts, concessions, etc., for Rs. 7.52 or 7.13 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 135.36 per family, Rs. 26.36 per capita and Rs. 32.86 per adult consumption unit.

Of the average monthly expenditure of Rs. 135.36, consumption expenditure accounted for Rs. 132.06, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependants. Expenditure on food worked out to Rs. 72.42 or about 55 per cent., of the total consumption expenditure. The proportion of expenditure on food to total consumption expenditure generally decreased with a rise in family income.

An analysis of the nutritive contents of the food-stuffs consumed on an average, by a working class family revealed that while the over-all nutritive value of the diets was fair, there was room for improvement. Increased intake of green vegetables, fruits, and intake of at least skimmed milk specially by children, pregnant or nursing women, would help to overcome the deficiencies in respect of calcium, vitamin A and vitamin C.



### 14.2 *Additional aspects of level of living*

As already stated in Chapter 8, the additional aspects of level of living relate only to the sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Jaipur, about 62\* per cent. of all members (aged 5 years and above) were illiterate and about 30\* per cent. had received education upto or below primary standard. About 23 per cent. of family members surveyed were receiving education. Among children (5 to 14 years of age) this percentage was about 62. The reasons for not receiving education in case of children were mainly financial difficulties and lack of facilities.

On an average, 7.5 cases of sickness were reported per 100 members during a period of 2 months. Fever was the main sickness reported. Allopathic treatment in cases of sickness was the most popular among the families.

A majority of working class families were living in private or self-owned independent buildings. The accommodation occupied by them generally consisted of one living room with no provision for store and bath. Latrines in a majority of cases were cleaned manually. In most cases there were arrangements for tap water supply though outside the dwellings. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus stop, post office, school, cinema house, etc., were in most cases at a distance of less than one mile from their dwellings.

A majority of employee-members of the sampled families were in permanent employment in factories. About 63 per cent. of the employees had a length of service of 5 years or more in the same establishment and thus they constituted a stable labour force. About 60 per cent. of the employee-members were working in day shifts and about 36 per cent. in different shifts by rotation. About 33 per cent. of the employees were enjoying a daily rest-interval of more than half-an-hour and 27 per cent. employees were enjoying a daily rest-interval of half-an-hour or less. Most of the employees were being paid monthly. A majority of the employees did not enjoy any paid earned leave. About 53 per cent. of the employees were covered by the Provident Fund Scheme and 29 per cent. of them by the Employees' State Insurance Scheme.

All the sampled families except one reported savings and assets on 'family account' on the date of survey. Savings formed about 23 per cent. and assets about 77 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to Rs. 406 and Rs. 1,359 respectively. Roughly 52 per cent. of the families reported savings and assets of Rs. 500 to below Rs. 2,500.

About 65 per cent. of the families surveyed reported debt on the date of survey and these were mostly on 'family account'. The average debt per indebted family came to Rs. 1,136.

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\* Estimated figures.

## APPENDIX I

### *List of Centres covered under Family Living Survey among Industrial Workers during 1958-59*

#### *A. Factory Centres*

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Banaras
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaye

27. Amritsar

28. Jamunanagar

29. Jaipur

30. Ajmer

31. Delhi

32. Srinagar

#### *B. Mining Centres*

33. Jharia

34. Kodarma

35. Noamundi

36. Balaghat

37. Gudur

38. Barbil

39. Raniganj

40. Kolar Gold Field

#### *C. Plantation Centres*

41. Labac

42. Rangapara

43. Mariani

44. Doom Dooma

45. Coonoor

46. Darjeeling

47. Jalpaiguri

48. Chickmagalur

49. Ammathi

50. Mundakkayam

## APPENDIX II

### *Average monthly expenditure—item-wise per family*

Item	All families		Single-member families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<b>(A) Consumption Expenditure</b>				
<i>Food beverages, etc.</i>				
<i>Cereals and products</i>				
Paddy .. .. .	1	0.00	..	..
Rice .. .. .	94	1.28	3	0.31
Wheat .. .. .	207	15.91	14	5.47
Wheat atta .. .. .	9	0.17	1	0.22
Jowar .. .. .	6	0.05	..	..
Bajra .. .. .	27	0.73	1	0.24
Bajra atta .. .. .	2	0.28	1	0.24
Maize .. .. .	3	0.02	..	..
Maize atta .. .. .	1	0.05	..	..
Barley .. .. .	134	9.24	5	0.99
Barley atta .. .. .	7	0.33	1	0.29
Gram .. .. .	83	1.74	2	0.05
Gram atta .. .. .	14	0.07	1	0.01
Maida .. .. .	7	0.02	..	..
Suji, rawa .. .. .	30	0.15	2	0.07
Sewai .. .. .	1	0.00	..	..
Bread .. .. .	8	0.02	1	0.02
Biscuit .. .. .	3	0.03	..	..
Other wheat products .. .. .	3	0.04	1	0.15
Other cereals .. .. .	2	0.12	..	..
Grinding and other charges .. .. .	215	1.01	18	0.24
Sub-total: cereals and products .. .. .	233	31.26	20	8.30
<i>Pulses and products</i>				
Arhar .. .. .	64	0.23	9	0.15
Gram .. .. .	163	1.30	7	0.14
Moong .. .. .	192	0.95	15	0.44
Masur .. .. .	112	0.40	7	0.13
Urd .. .. .	132	0.48	10	0.15
Khosari .. .. .	2	0.01	..	..
Pea .. .. .	5	0.01	..	..
Other pulses .. .. .	27	0.26	2	0.08
Pulse products .. .. .	6	0.02	..	..
Grinding charges .. .. .	1	0.00	..	..
Sub-total: pulses and products .. .. .	232	3.66	19	1.09

APPENDIX II—*contd.*

1				2	3	4	5
<i>Oil seeds, oils and fats</i>							
Mustard oil	..	..	..	28	0.44	5	0.45
Gingelly oil	..	..	..	198	2.75	13	0.47
Vanaspati	..	..	..	74	1.59	2	0.43
Crushing charges	..	..	..	1	0.01	..	..
Sub-total: oil seeds, oils and fats	..	..	..	230	4.79	19	1.35
<i>Meat, fish and eggs</i>							
Goat meat	..	..	..	111	1.82	3	0.14
Pork	..	..	..	1	0.07	..	..
Fresh fish	..	..	..	4	0.04	..	..
Eggs hen	..	..	..	4	0.03	..	..
Sub-total: meat, fish and eggs	..	..	..	111	1.96	3	0.14
<i>Milk and products</i>							
Milk-cow	..	..	..	74	3.65	8	1.75
Milk-buffalo	..	..	..	134	3.59	10	1.11
Curd	..	..	..	87	0.62	5	0.16
Lassi	..	..	..	2	0.02	1	0.09
Ghanna	..	..	..	7	0.07	..	..
Ghee-cow	..	..	..	31	1.18	5	1.06
Ghee-buffalo	..	..	..	134	5.08	9	1.46
Condensed milk	..	..	..	1	0.00	..	..
Other milk and milk products	..	..	..	10	0.50	..	..
Sub-total: milk and products	..	..	..	224	14.71	22	5.63
<i>Condiments and spices</i>							
Salt	..	..	..	233	0.14	20	0.05
Turmeric	..	..	..	231	0.27	20	0.14
Chillies-green	..	..	..	60	0.11	6	0.08
Chillies-dry	..	..	..	227	1.35	20	0.34
Tamarind	..	..	..	9	0.01	..	..
Onion	..	..	..	199	0.47	12	0.24
Garlic	..	..	..	185	0.27	12	0.05
Coriander	..	..	..	214	0.31	17	0.15
Ginger	..	..	..	23	0.04	2	0.04
Pepper	..	..	..	4	0.01	..	..
Methi	..	..	..	14	0.02	..	..
Saffron	..	..	..	1	0.00	..	..
Mustard	..	..	..	1	0.00	..	..
Jira	..	..	..	164	0.24	11	0.13
Cloves	..	..	..	3	0.00	..	..
Elaichi	..	..	..	8	0.02	1	0.05
Mixed spices	..	..	..	126	0.22	5	0.10
Other spices and condiments	..	..	..	20	0.03	..	..
Sub-total: condiments and spices	..	..	..	233	3.51	20	1.37

APPENDIX II—*contd.*

1	2	3	4	5
<i>Vegetables and products</i>				
Potato .. .. .	226	0·94	19	0·37
Muli, turnip, radish .. .. .	87	0·11	6	0·02
Carrot, beet .. .. .	20	0·03	1	0·02
Arum .. .. .	34	0·04	..	..
Other root vegetables .. .. .	6	0·01	1	0·02
Brinjal .. .. .	176	0·28	13	0·09
Cauliflower .. .. .	125	0·32	14	0·27
Cabbage .. .. .	8	0·02	1	0·02
Ladies finger .. .. .	71	0·19	4	0·04
Tomato .. .. .	104	0·22	7	0·10
Cucumber .. .. .	23	0·07	..	..
Pumpkin .. .. .	44	0·09	2	0·00
Gourd .. .. .	45	0·08	3	0·04
Karela .. .. .	61	0·12	1	0·00
Bean .. .. .	58	0·08	1	0·00
Pea .. .. .	28	0·07	1	0·01
Other non-leafy vegetables .. .. .	36	0·18	1	0·01
Palak .. .. .	135	0·22	7	0·03
Methi .. .. .	8	0·01	..	..
Other leafy vegetables .. .. .	5	0·01	..	..
Pickles and preservatives .. .. .	4	0·01	2	0·00
Other vegetable products .. .. .	2	0·01	..	..
Sub-total: vegetables and products .. .. .	233	3·11	20	1·04
<i>Fruits and products</i>				
Banana, plantain .. .. .	109	0·31	13	0·28
Orange .. .. .	43	0·21	3	0·10
Lemon .. .. .	31	0·08	4	0·08
Mango .. .. .	30	0·49	4	0·26
Watermelon .. .. .	5	0·01	..	..
Coconut .. .. .	22	0·11	1	0·04
Papaya .. .. .	15	0·08	..	..
Cashew nut .. .. .	1	0·00	..	..
Apple .. .. .	1	0·00	..	..
Kharbooza .. .. .	21	0·05	2	0·03
Dried fruits .. .. .	6	0·08	..	..
Other fruits .. .. .	26	0·05	3	0·02
Jams and jellies .. .. .	1	0·00	..	..
Other fruit products .. .. .	13	0·03	3	0·07
Sub-total: fruits and products .. .. .	169	1·50	19	0·88
<i>Sugar, honey, etc.</i>				
Sugar-crystal .. .. .	209	2·80	16	0·80
Sugar-deshi (khandsari) .. .. .	16	0·08	1	0·05
Gur .. .. .	139	0·96	8	0·18
Honey .. .. .	2	0·02	..	..
Sugar candy (mishri) .. .. .	2	0·00	..	..
Sub-total: sugar, honey, etc. .. .. .	231	3·86	19	1·03

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Pan, supari, etc.</i>					
Pan leaf .. .. .	38	0.19	..	..	
Pan finished .. .. .	87	0.64	8	0.36	
Supari .. .. .	37	0.26	..	..	
Lime .. .. .	22	0.01	..	..	
Katha .. .. .	37	0.14	..	..	
Sub-total : pan, supari, etc. ..	118	1.24	8	0.36	
<i>Tobacco and products</i>					
Bidi .. .. .	172	2.37	13	1.30	
Cigarette .. .. .	22	0.50	1	0.02	
Zarda, kimam, surti .. .. .	18	0.04	..	..	
Chewing tobacco .. .. .	5	0.01	2	0.04	
Smoking tobacco .. .. .	10	0.04	2	0.13	
Leaf tobacco .. .. .	1	0.00	..	..	
Hukka tobacco prepared .. .. .	23	0.09	1	0.01	
Snuff .. .. .	1	0.00	..	..	
Others .. .. .	2	0.00	..	..	
Sub-total : tobacco and products ..	209	3.05	19	1.50	
<i>Alcoholic beverages, etc.</i>					
Toddy, noera .. .. .	2	0.02	..	..	
Country liquor .. .. .	23	0.63	2	0.09	
Bhang .. .. .	3	0.02	..	..	
Opium .. .. .	1	0.00	..	..	
Others .. .. .	1	0.11	..	..	
Sub-total : alcoholic beverages, etc. ..	30	0.78	2	0.09	
<i>Other beverages</i>					
Tea leaf .. .. .	132	0.67	3	0.20	
Ice .. .. .	6	0.01	..	..	
Squashes and syrups .. .. .	4	0.08	..	..	
Others .. .. .	3	0.03	..	..	
Sub-total : other beverages ..	140	0.79	3	0.20	
<i>Prepared meals, etc.</i>					
Meals .. .. .	12	0.95	9	7.31	
Snack saltish .. .. .	117	0.57	13	0.71	
Snack sweet .. .. .	68	0.49	6	0.40	
Hot drink-tea .. .. .	135	1.24	15	1.64	
Toffee, chocolate, etc. .. .. .	1	0.00	..	..	
Ice cream, fruit salad .. .. .	1	0.00	..	..	
Green coconut .. .. .	1	0.00	..	..	
Cold drink .. .. .	4	0.02	..	..	
Others .. .. .	1	0.00	..	..	
Sub-total : prepared meals, etc. ..	175	3.27	22	10.06	
Total :					
(i) Food .. .. .	..	72.42	..	31.09	
(ii) Tobacco, pan, supari and intoxicants ..	..	5.07	..	1.95	

APPENDIX II—*contd.*

1				2	3	4	5
<i>Fuel and light</i>							
Fire wood and chips	..	..	..	192	4.47	12	0.57
Coal and coke	..	..	..	16	0.37	2	0.16
Saw dust	..	..	..	1	0.00	..	..
Kerosene oil-fuel	..	..	..	31	0.13	2	0.01
Kerosene oil-lighting	..	..	..	197	0.54	20	0.24
Electricity-fuel	..	..	..	1	0.03	..	..
Electricity-lighting	..	..	..	36	0.40	2	0.04
Dung cake	..	..	..	44	0.49	..	..
Charcoal	..	..	..	40	0.99	7	1.69
Candles	..	..	..	1	0.00	..	..
Match box	..	..	..	232	0.76	23	0.34
Total : fuel and light	..	..	..	236	8.18	24	3.05
<i>Housing</i>							
<i>Rent for housing, etc.,</i>							
Residential house-rent	..	..	..	126	4.16	19	3.99
Residential land-rent	..	..	..	3	0.04	..	..
House rent-owned/free	..	..	..	112	3.62	7	0.36
Rent for hotel lodging	..	..	..	1	0.00	..	..
Water charges	..	..	..	44	0.40	..	..
Sub-total : rent for housing, etc.	..	..	..	237	8.22	26	4.35
<i>House repairs and upkeep</i>							
White washing	..	..	..	4	0.03	..	..
Sub-total : house repairs and upkeep	..	..	..	4	0.03	..	..
<i>Furniture, etc.</i>							
Bedstead, cot	..	..	..	5	0.10	1	0.06
Carpets	..	..	..	1	0.01	..	..
Stool	..	..	..	1	0.00	..	..
Others	..	..	..	1	0.07	..	..
Repair and maintenance	..	..	..	2	0.02	..	..
Sub-total : furniture, etc.	..	..	..	9	0.20	1	0.06
<i>Household appliances, etc.</i>							
Box, trunk	..	..	..	5	0.21	1	0.16
Utensil-earthenware	..	..	..	32	0.05	3	0.04
Utensil-iron	..	..	..	1	0.04	..	..
Utensil-aluminium	..	..	..	2	0.02	1	0.12
Utensil-brass	..	..	..	3	0.04	..	..
Utensil-others	..	..	..	1	0.01	..	..
Glassware	..	..	..	5	0.01	2	0.03
Chinaware	..	..	..	1	0.00	..	..
Bucket	..	..	..	2	0.03	..	..
Broom	..	..	..	44	0.03	1	0.00
Lock	..	..	..	2	0.02	1	0.01
Cutlery	..	..	..	2	0.02	2	0.17
Oven (earthen/iron made)	..	..	..	2	0.02	..	..
Lantern, lamp	..	..	..	1	0.00	1	0.00
Household tools	..	..	..	1	0.00	1	0.04
Repairs and maintenance of household appliances	..	..	..	3	0.02	2	0.11
Sub-total : household appliances, etc.	..	..	..	76	0.52	7	0.68

APPENDIX II—*contd.*

	1				2	3	4	5
<i>Household services, etc.</i>								
Cook	..	..	..	..	2	0.02	2	0.16
Sweeper	..	..	..	..	120	0.29	7	0.13
Others	..	..	..	..	2	0.04	..	..
Sub-total : household services etc.	..				122	0.35	9	0.29
Total : housing	..				237	9.32	26	5.38
<i>Clothing, bedding , etc.</i>								
<i>Ready-made clothing</i>								
Dhoti	..	..	..	..	45	1.87	1	0.17
Lungi	..	..	..	..	4	0.14	..	..
Pyjama	..	..	..	..	10	0.24	1	0.07
Trousers	..	..	..	..	5	0.07	..	..
Half-pants	..	..	..	..	1	0.02	..	..
Bush-shirts	..	..	..	..	6	0.13	..	..
Shirt, kamij, kurta	..	..	..	..	15	0.57	2	0.33
Coat, over-coat	..	..	..	..	3	0.08	..	..
Ganji, banian	..	..	..	..	15	0.23	1	0.12
Sari	..	..	..	..	15	0.53	..	..
Blouse, choli	..	..	..	..	3	0.08	..	..
Petti-coat	..	..	..	..	6	0.21	..	..
Dopatta, urani	..	..	..	..	3	0.18	..	..
Frocks	..	..	..	..	1	0.01	..	..
Undergarments (underwear)	..	..	..	..	7	0.10	..	..
Chaddar, angabastram	..	..	..	..	2	0.04	..	..
Towel	..	..	..	..	3	0.02	1	0.09
Gamcha	..	..	..	..	2	0.01	..	..
Hand-kerchief	..	..	..	..	1	0.00	..	..
Sweater, pull-over	..	..	..	..	4	0.07	1	0.35
Long cloth	..	..	..	..	2	0.01	..	..
Other cloth	..	..	..	..	1	0.02	..	..
Other miscellaneous clothing	..	..	..	..	3	0.84	..	..
Sub-total : ready-made clothing	..				81	5.47	5	1.13
<i>Non-ready-made clothing</i>								
hoti	..	..	..	..	3	0.08	1	0.05
yjama	..	..	..	..	14	0.31	2	0.44
Trousers	..	..	..	..	12	0.51	2	1.43
Half-pants	..	..	..	..	1	0.01	..	..
Waist coat, jacket, jawahar coat	..	..	..	..	3	0.07	..	..
Bush shirts	..	..	..	..	1	0.01	..	..
Shirt, kamij, kurta	..	..	..	..	44	1.37	7	2.10
Coat, over-coat	..	..	..	..	9	0.55	..	..
Rain coat	..	..	..	..	1	0.10	..	..
Ganji, banian	..	..	..	..	6	0.09	2	0.18
Sari	..	..	..	..	1	0.01	..	..
Blouse, choli	..	..	..	..	4	0.14	..	..



APPENDIX II—*contd.*

	1	2	3	4	5
Chemise .. .. .	2	0.02	..	..	
Petti-coat .. .. .	2	0.02	..	..	
Salwar .. .. .	1	0.01	..	..	
Dopatta, urani .. .. .	1	0.01	..	..	
Frocks .. .. .	1	0.03	..	..	
Undergarments (underwear) .. .. .	1	0.00	..	..	
Garacha .. .. .	1	0.00	..	..	
Longcloth .. .. .	21	0.95	1	0.21	
Mulmul .. .. .	2	0.11	..	..	
Satin .. .. .	2	0.30	..	..	
Poplin .. .. .	17	0.68	1	0.48	
Other shirting and coating .. .. .	6	0.08	..	..	
Neck-tie .. .. .	1	0.03	..	..	
Other cloth .. .. .	37	1.65	1	0.37	
Sub-total : non-ready-made clothing .. .. .	105	7.14	9	5.26	
<i>Headwear</i>					
Turban .. .. .	5	0.28	..	..	
Cap .. .. .	3	0.07	..	..	
Sub-total : headwear .. .. .	7	0.35	..	..	
<i>Bedding</i>					
Bed sheet .. .. .	3	0.23	..	..	
Pillow .. .. .	2	0.06	..	..	
Blanket, rug .. .. .	1	0.17	..	..	
Bed cover .. .. .	2	0.03	1	0.06	
Pillow case .. .. .	1	0.01	..	..	
Hold-all .. .. .	1	0.04	1	0.35	
Bedding cloth .. .. .	3	0.12	1	0.27	
Sub-total : bedding .. .. .	12	0.66	3	0.68	
<i>Footwear</i>					
Shoes .. .. .	26	0.57	2	0.28	
Sandals .. .. .	4	0.22	..	..	
Chappals .. .. .	15	0.36	4	1.00	
Boots .. .. .	31	1.69	1	0.67	
Slippers .. .. .	2	0.01	..	..	
Socks .. .. .	7	0.07	..	..	
Sub-total : footwear .. .. .	70	2.92	7	1.95	
<i>Miscellaneous</i>					
Washerman .. .. .	65	0.49	7	0.32	
Washing soap .. .. .	228	1.44	22	0.58	
Soda .. .. .	16	0.03	..	..	
Soap chips and powder .. .. .	1	0.00	..	..	
Dry cleaning .. .. .	2	0.03	..	..	
Tailoring, mending, darning .. .. .	56	1.30	4	0.25	
Embroidery .. .. .	1	0.00	..	..	
Others .. .. .	1	0.00	..	..	
Repair and maintenance of footwear .. .. .	27	0.06	2	0.02	
Sub-total : miscellaneous .. .. .	233	3.35	24	1.17	
Total : clothing, bedding, etc. .. .. .	237	19.89	25	10.19	

APPENDIX II—*contd.*

1	2	3	4	5
<b>MISCELLANEOUS</b>				
<i>Medical care</i>				
Doctor's fee .. .. .	3	0.05	..	..
Medicine .. .. .	54	3.93	1	0.01
E.S.I. premium .. .. .	66	0.90	8	0.80
Health service contributions .. .. .	1	0.00	..	..
Others .. .. .	2	0.06	..	..
Sub-total : medical care ..	111	4.94	9	0.81
<i>Personal care</i>				
Hair oil, pomade, hair cream .. .. .	196	0.76	10	0.22
Barber .. .. .	226	0.93	25	0.61
Snow, face cream, wax, etc. .. .. .	9	0.06	..	..
Toilet soap .. .. .	170	0.57	11	0.20
Soap nut .. .. .	3	0.02	..	..
Comb, hair brush .. .. .	32	0.03	3	0.01
Mirror .. .. .	9	0.03	1	0.02
Face powder .. .. .	1	0.01	..	..
Tooth paste .. .. .	6	0.06	1	0.00
Tooth powder .. .. .	7	0.04	..	..
Blade .. .. .	79	0.09	4	0.06
Shaving soap .. .. .	1	0.00	..	..
Razor .. .. .	1	0.00	..	..
Scents and perfumes .. .. .	1	0.00	..	..
Others .. .. .	6	0.01	..	..
Sub-total : personal care ..	238	2.61	26	1.12
<i>Education and reading</i>				
School, college fees .. .. .	49	0.86	1	0.61
Books-school .. .. .	27	0.56	1	0.91
Books-general .. .. .	1	0.00	..	..
Stationery-all kinds .. .. .	45	0.32	1	0.18
Private tuition .. .. .	6	0.20	..	..
Newspaper .. .. .	1	0.02	1	0.12
Others .. .. .	2	0.01	..	..
Sub-total : education and reading ..	77	1.97	1	1.82
<i>Recreation, etc.</i>				
Cinema .. .. .	106	0.94	10	1.03
Toy .. .. .	11	0.10	..	..
Pet animal and bird purchase, etc. .. .. .	6	0.04	..	..
Fair and mela .. .. .	2	0.07	..	..
Photographic expenses .. .. .	1	0.01	..	..
Club fees, etc. .. .. .	1	0.01	..	..
Others .. .. .	2	0.01	1	0.05
Sub-total : recreation, etc. ..	113	1.18	11	1.08

APPENDIX II—*contd.*

1					2	3	4	5
<i>Transport, etc.</i>								
Rail	..	..	..	..	16	0.41	3	0.15
Bus	..	..	..	..	76	0.42	7	0.25
Rickshaw	..	..	..	..	33	0.10	2	0.03
Horse cab	..	..	..	..	1	0.00	..	..
Bicycle hire	..	..	..	..	9	0.08	5	0.45
Repair charges	..	..	..	..	17	0.29	..	..
Others	..	..	..	..	23	1.09	..	..
Postage (including telegram and money order)					120	0.16	13	0.09
Sub-total : transport, etc.	..				173	2.55	21	0.97
<i>Subscription, etc.</i>								
Trade union	..	..	..	..	119	0.19	8	0.11
Religious (including priests)	..	..	..	..	15	0.19	..	..
Gift and charity	..	..	..	..	38	0.64	2	1.50
Ceremonials not elsewhere covered	..	..	..	..	5	0.36	2	0.08
Others	..	..	..	..	3	0.02	1	0.06
Sub-total : subscription, etc.	..				144	1.40	11	1.75
<i>Miscellaneous</i>								
Ornaments (other than precious) glass	..				23	0.15	..	..
Ornaments plastic	..	..	..	..	6	0.02	..	..
Ornaments-others	..	..	..	..	15	0.08	..	..
Watch	..	..	..	..	2	1.04	..	..
Fountain pen	..	..	..	..	11	0.10	3	0.27
Umbrella	..	..	..	..	3	0.12	..	..
Other personal effects	..	..	..	..	1	0.08	..	..
Repair and maintenance	..	..	..	..	6	0.03	..	..
Pocket expenses not elsewhere covered	..				136	0.72	15	0.37
Other miscellaneous expenses	..				53	0.19	..	..
Sub-total : miscellaneous	..				174	2.53	16	0.64
Total : miscellaneous	..				..	17.18	..	8.19
Total : Consumption expenditure	..				..	132.06	..	59.85
<i>(B) Non-consumption Expenditure</i>								
<i>Taxes</i>								
Municipal tax	..	..	..	..	10	0.08	..	..
Others	..	..	..	..	1	0.00	..	..
Sub total : taxes	..				10	0.08	..	..
<i>Interest, litigation, etc.</i>								
Interest paid on loan	..	..	..	..	47	0.61	1	01.16
Remittance to dependants	..	..	..	..	25	2.61	13	11.70
Sub-total : interest, litigation, etc.	..				68	3.22	14	11.86

APPENDIX II—*concl'd.*

1	2	3	4	5
<i>Savings and investments</i>				
Ornaments-silver .. ..	2	0.58	..	..
Land and building .. ..	1	7.03	..	..
Bicycles .. ..	1	0.18	..	..
Sewing-machine .. ..	1	0.11	..	..
Life Insurance premium .. ..	45	0.58	2	0.30
Provident Fund contribution .. ..	118	3.04	12	1.69
Bank and postal savings .. ..	1	0.00	..	..
Others .. ..	108	3.37	14	1.70
Sub-total : savings and investments ..	197	14.89	22	3.69
<i>Debts repaid</i>				
Debts repaid .. ..	75	9.48	4	3.95
Sub-total : debts repaid ..	75	9.48	4	3.95
Total : Non-consumption expenditure ..	207	24.37	23	7.64
<b>SUMMARY</b>				
<i>(a) Consumption expenditure</i>				
Food .. ..	239	72.42	26	31.09
Tobacco, pan, supari and intoxicants .. ..	..	5.07	..	1.95
Fuel and light .. ..	236	8.18	24	3.05
Housing .. ..	237	9.32	26	5.38
Clothing, bedding, etc. .. ..	237	19.89	25	10.19
Miscellaneous .. ..	..	17.18	..	8.19
Total ..	..	132.06	..	59.85
<i>(b) Non-consumption expenditure</i>				
Taxes, interest and litigation .. ..	..	0.69	..	0.16
Remittance to dependants .. ..	25	2.61	13	11.70
Savings and investments .. ..	197	14.89	22	3.69
Debts repaid .. ..	75	9.48	4	3.95
Total ..	..	27.67	..	19.50



